

# Soldier for Life – Transition Assistance Program



**TRANSITION ASSISTANCE PROGRAM**

*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

## ***Participant Guide***

January 2018

## Transition Overview

Individual Transition Plan (ITP) – All 6 Blocks

Personal Financial Planning for Transition

MOS Crosswalk

Client Skills

Advanced Resume

Federal Resume

Dress for Success

Interview Techniques and Salary Negotiations

ITP Review

# SOLDIER FOR LIFE – TRANSITION ASSISTANCE PROGRAM

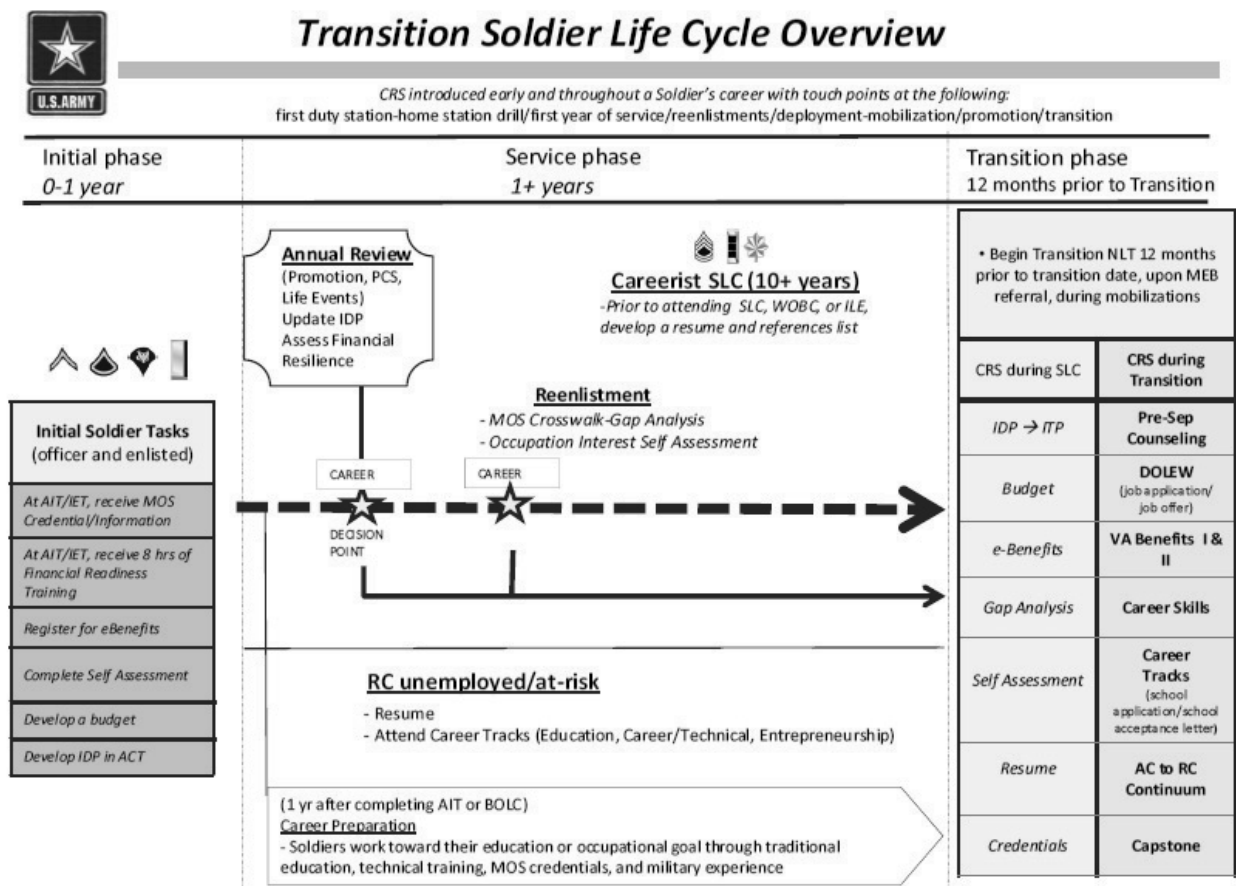
## Privacy Act Statement

**AUTHORITY:** 10 U.S.C. 1142, Pre-separation Counseling; DoD Directive 1332.35, Transition Assistance Program for Military Personnel; Army Regulation 600-81 Soldier for Life - Transition Assistance Program; and E.O. 9397, as amended (SSN),

**PRINCIPAL PURPOSE(S):** To document achievement of Career Readiness Standards commensurate with the Service member's desired employment, education, technical training, and/or entrepreneurial objectives.

**ROUTINE USE(S):** The DoD "Blanket Routine Uses" found at <http://dpclo.defense.gov/privacy/SORNsIndex/BlanketRoutineUses.aspx> apply.

**DISCLOSURE:** Voluntary; however, if the requested information is not provided, it may not be possible for a Commander or designee to verify that a Service member has met the Career Readiness Standards.





**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Transition Overview



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

## Soldier for Life – Transition Assistance Program

# Transition Overview

January 2018

## Transition Overview SFL-TAP Road Map:

### BEGIN WITH:

- Complete Preseparation Briefing/Initial Counseling and DD 2648 (eForm) Preseparation Assessment.
- Complete e-Benefits Registration.
- Attend VA Benefits Briefings I & II.
- Attend Financial Planning for Transition (Prepare a 12 Month Post-Military Budget/Army Transition Spending Plan).
- Attend Army MOS Crosswalk (Complete Assessment Tool, MOS Crosswalk GAP Analysis).
- Attend DOL Employment Workshop (DOLEW) or obtain an Exemption (**Waiver\***) Receive DOL Gold Card.
- Evaluate opportunities presented in Continued Military Service Counseling (**AC only**).

### TRACKS:

- ✓ Entrepreneurship Track
- ✓ Career Technical Training Track
- ✓ Accessing Higher Education Track

**\*NOTE:** The additional four CRS are specific to those who have selected either the Education or Technical Training Tracks.

Complete an Assessment Tool to identify aptitudes, interests, strengths, or skills.

Complete a comparison of academic or training institution choices.

Complete a college, university or career technical training application or receive an acceptance letter, respectively.

Confirm one-on-one counseling with a higher education or career technical training institution advisor or counselor.

Prepare and submit the Job Application Package = Resume (Civilian or Federal), References, and two submitted Job applications) OR a Job Offer Letter.

### END WITH:


Capstone w/Individual Transition Plan (ITP) Review and DD 2648 (eForm) Capstone Review Phase.

*Transition Overview*

*January 2018*

2

## Begin with Preseparation Counseling:


- 
- **Complete required Preseparation Briefing/Initial Counseling and DD 2648 (eForm) Preseparation Assessment** - Introduces Soldiers to the full range of transition programs and services available.
  - **Complete e-Benefits Registration (CRS)** - Provides web-based information to Soldiers, Veterans, and their Family Members on how to access Veteran Benefits, resources, services, and support.

*Transition Overview*

*January 2018*

3

## VA, Financial Planning and MOS Crosswalk:

- 
- Attend required VA Benefits Briefings I & II** - Informs transitioning Soldiers of their Veterans Benefits options.
  - Attend Financial Planning for Transition, Prepare a 12 Month Post-Military Budget/ Army Transition Spending Plan (CRS)** - Provides information and tools needed to prepare an Army Transition Spending Plan, identify financial responsibilities, obligations and goals after separation from the military.
  - Attend Army MOS Crosswalk** - Translates military skills, training and experience into civilian skills, education and credentialing appropriate for civilian jobs.
    - **Complete Assessment Tool (CRS)** such as O\*NET Interest Profiler, Myers-Briggs Type Indicator® (MBTI®), Higher Education Kuder Journey, and VA's Vocational Rehabilitation and Employment Program (VR&E) Assessment (CareerScope and Self-Directed Test).
    - **GAP Analysis (CRS):** Identify and document requirements and eligibility for Licensure, Certification, and Apprenticeship **AND** Crosswalk military skills set to civilian skills.

*Transition Overview*

*January 2018*

4

## DOLEW and CMSC:

**Attend required DOL Employment Workshop (DOLEW) or obtain an Exemption (Waiver\*)** - Informs and assists transitioning Soldiers with preparation of the tools and steps required for a successful transition to civilian employment.

**Receive DOL Gold Card (CRS).**

**Evaluate opportunities presented in Continued Military Service Counseling (CRS for AC only)** - Informs Soldiers of the opportunity to continue their military service by joining a Reserve Component.

*Transition Overview*

*January 2018*

5

## Track Courses:

**Entrepreneurship Track-** Soldiers pursuing self-employment in the private or non-profit sectors learn about the challenges faced by entrepreneurs, the benefits and realities of entrepreneurship, and the steps toward business ownership.

**Career Technical Training Track-** Guides and assists Soldiers pursuing career technical training with preparing for researching and selecting institutions and technical fields.

**Accessing Higher Education Track-** Guides and assists Soldiers pursuing college education with preparation for the college application process. Topics covered include identifying educational goals, finding education funding and researching and comparing institutions.

**NOTE: The additional four CRS are specific to those who have selected either the Education or Technical Training Tracks**

- 1) Complete an Assessment Tool to identify aptitudes, interests, strengths, or skills.
- 2) Complete a comparison of academic or training institution choices.
- 3) Complete a college, university or career technical training application or receive an acceptance letter, respectively.
- 4) Confirm one-on-one counseling with a Higher Education or Career Technical Training institution advisor or counselor.

*Transition Overview*

*January 2018*

6

## End With Capstone:

Prepare and submit the Job Application Package:

- ✓ Resume (Civilian or Federal).
  - ✓ References.
  - ✓ Two submitted job applications.
- OR receive a Job Offer Letter (CRS).

**Capstone w/Individual Transition Plan (ITP) Review and DD 2648 (eForm) submission (CRS)**- Soldiers participate in Capstone with ITP review to validate and verify that they are prepared to be successful following military service by producing documentation that they meet all requirements and Career Readiness Standards (CRS).

*Transition Overview*

*January 2018*

7

## Reserve and National Guard Members:

- You may need to prepare for a job change as a result of your deployment.
- You may have concerns that affect your return to the workforce following deployment.
- You may seek out additional information to provide to your Family or friends.



*Transition Overview*

*January 2018*

8

# Loss of Employment:

## Loss of employment while deployed could:

- Create an “at-risk” situation ahead of the Soldier’s return.
- Lead to reduction in battle focus.
- Lead to unexpected hardship on the family upon demobilization.

## Reservists must be re-hired by previous employers if:

- They reapply for previous job in a timely manner (90 days).
- Two years if injured or hospitalized.
- Five years service limit not exceeded.



\*\*Source: USERRA: 20 CFR Part 1002.139 ([http://www.dol.gov/elaws/vets/userra/empent\\_c11.asp](http://www.dol.gov/elaws/vets/userra/empent_c11.asp))\*\*

Transition Overview

January 2018

9

# Individual Transition Plan (ITP) Overview:

The collage displays several components of the Individual Transition Plan (ITP) process:

- Section V: Education** - Contains instructions for scheduling attendance at the Education Workshop and completing the Education Needs Assessment.
- Section VI: Employment** - Includes instructions for scheduling attendance at the Employment Workshop and completing the Employment Needs Assessment.
- Section VII: Entrepreneurship** - Includes instructions for scheduling attendance at the Entrepreneurship Workshop and completing the Entrepreneurship Needs Assessment.
- Section VIII: Technical Training** - Includes instructions for scheduling attendance at the Technical Training Workshop and completing the Technical Training Needs Assessment.
- Individual Transition Plan Summary Table** - A table with columns for 'Needs to Address', 'Responsible Party', 'Timeline', 'Status', and 'Progress'.
- Individual Transition Plan Instructions** - A detailed document explaining the purpose and use of the ITP.

Transition Overview

January 2018

10



## Block 3-Education:

CAREER PATH - EDUCATION (ITP BLOCK 3)

Section V: Education

A. Contact your Transition Counselor to schedule attendance at the Education Workshop.  
Date of Transition OPS Education Workshop: \_\_\_\_\_

B. Complete the Education Needs Assessment.

◆ Schedule one-on-one counseling with a Service Education Counselor.

Notes:

Name of counselor/instructor: \_\_\_\_\_ Date attended: \_\_\_\_\_

◆ \*\*\* Attach the results of your Education Needs Assessment.

◆ Summarize the results of your Education Needs Assessment.

Notes:

◆ Gather documentation of military and civilian education completed, to include certificates of training and college transcripts (refer to VNET and MCC Crosswalk section in Block 1). Contact your former academic training institute to request official transcripts and identify any associated fees.

Notes:

◆ Identify the field of study and degree that you plan to pursue.

Field of study: \_\_\_\_\_

Degree: \_\_\_\_\_ Target completion date: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan.

©40 Transition Assistance Program (ITP) Block 3, Version 1a.1, 30 Sep 2014

- Attend the 2-day Education Workshop. (Accessing Higher Education)
- Complete the Education Needs Assessment.\*
- Research academic institution\* credentials to include:
  - ✓ Tuition Costs,
  - ✓ Accreditation,
  - ✓ Transferring Credits, and
  - ✓ GI Bill Acceptance.
- Submit an application\* to the institution, and
- Identify an academic counselor at the institution and complete a counseling session.\*

**\* Identifies a Career Readiness Standard**

Transition Overview

January 2018

13

## Block 4-Technical Training:

CAREER PATH - TECHNICAL TRAINING (ITP BLOCK 4)

Section VI: Technical Training

A. Contact your Transition Counselor to schedule attendance at the Technical Training Workshop.  
Date of Transition OPS Technical Training Workshop: \_\_\_\_\_

B. Complete the Education Needs Assessment.

◆ Schedule one-on-one counseling with a Service Education Guidance Counselor through your installation Transition Counselor.

Notes:

Name of counselor/instructor: \_\_\_\_\_ Date attended: \_\_\_\_\_

◆ \*\*\* Attach the results of your Education Needs Assessment.

◆ Summarize the results of your Education Needs Assessment.

Notes:

◆ Identify the field of study and degree that you plan to pursue.

Field of study: \_\_\_\_\_

Degree: \_\_\_\_\_ Target completion date: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan.

©40 Transition Assistance Program (ITP) Block 4, Version 1a.1, 30 Sep 2014

- Attend the 2-day Technical Training Workshop. (Career Technical Training Track/CTTT)
- Complete the Education Needs Assessment.\*
- Research training institution\* credentials to include:
  - ✓ Tuition Costs,
  - ✓ Accreditation,
  - ✓ Transferring Credits, and
  - ✓ GI Bill Acceptance.
- Submit an application\* to the institution, and
- Identify an academic counselor at the institution and complete a counseling session.\*

**\* Identifies a Career Readiness Standard**

Transition Overview

January 2018

14

## Block 5–Entrepreneurship:

CAREER PATH - ENTREPRENEURSHIP (ITP BLOCK 5)

**Section VII. Entrepreneurship**

A. Contact your Transition Counselor to schedule attendance at the Entrepreneurship Workshop.

Date of Transition GPS Entrepreneurship Workshop: \_\_\_\_\_

B. Evaluate your applicable skills.

<input type="checkbox"/> Leadership	<input type="checkbox"/> Good planning and organizational skills
<input type="checkbox"/> Ability to get along with and work with all types of people	<input type="checkbox"/> Flexibility and adaptability
<input type="checkbox"/> Ability to work under pressure and meet deadlines	<input type="checkbox"/> Self-direction
<input type="checkbox"/> Ability to give directions and delegate	<input type="checkbox"/> Initiative
<input type="checkbox"/> Familiarity with personnel administration and record keeping	<input type="checkbox"/> Problem-solving skills
<input type="checkbox"/> Standards of quality and a commitment to excellence	<input type="checkbox"/> Strong work habits

C. Evaluate your personality traits.

<input type="checkbox"/> Detail-oriented	<input type="checkbox"/> Desires to work hard	<input type="checkbox"/> Calculated risk-taker
<input type="checkbox"/> Independent	<input type="checkbox"/> Problem solver	<input type="checkbox"/> Courageous
<input type="checkbox"/> Confident	<input type="checkbox"/> Good manager	<input type="checkbox"/> Persistent
<input type="checkbox"/> Innovative and creative	<input type="checkbox"/> Organized	<input type="checkbox"/> Adaptable
<input type="checkbox"/> Strong commitment	<input type="checkbox"/> Humble	<input type="checkbox"/> Tolerance for failure, but a drive to achieve
<input type="checkbox"/> Highly reliable	<input type="checkbox"/> View-oriented	
<input type="checkbox"/> Cooperative	<input type="checkbox"/> Motivated by challenge	

D. Schedule a counseling session with a Small Business Administration Advisor: [www.sba.gov](http://www.sba.gov)

Notes:

Name of advisor: \_\_\_\_\_ Date attended: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan.  
B. Begin developing a business plan.  
CDD Transition Assistance Program (ITP) Block 5, Version 14-1, 16 Sep 2014

- Attend the 2-day Entrepreneurship Workshop. (Boots to Business)
- Evaluate your skills and personality traits.
- Schedule session with a Small Business Advisor (<https://www.sba.gov/>).
- Research what type of financing or investment is required to start your business.
- Develop a business plan, and
- Determine legal requirements for your business.

Transition Overview

January 2018

15

## Block 6–Transition Milestones:

TRANSITION MILESTONES (ITP BLOCK 6)

**Section VIII. Use this template to develop your individual transition timeline. This example is not intended to be an all-inclusive list of actions applicable to your transition. However, the items marked as "Required" are mandatory planning activities and must be completed to achieve the required Career Readiness Standards applicable to your chosen career path. Additional room is provided to allow you to tailor this timetable to meet your specific requirements.**

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
24 months – 18 months	R	Attend Pre-Separation Counseling and complete Pre-Separation Counseling Checklist		
	R	Prepare Individual Transition Plan (ITP)		
		Evaluate future personal and family housing, transportation and financial requirements		
	R	Crosswalk military skill set to civilian skills		
	R	Identify and document requirements & eligibility for licensure, certification and apprenticeships		
		Visit the Education Center to assess your job skills and interests. Sign up for college entrance exams, training opportunities, license programs, college courses, or certification exams		
	R	Attend the Employment Workshop		

1. The example is not intended to be an all-inclusive list of actions applicable to your chosen career path.
2. "R" indicates the required Career Readiness Standards for the career path you chose. Such as Prepare ITP (for Capstone DD 2648 eForm Review).
3. The Milestone column indicates Transition tasks; both Required and encouraged such as "Update personal legal documents".
4. The Completion Date of the task may differ from your planned scheduled date.

Transition Overview

January 2018

16

## Transition Overview Recap:

1. *What do you need to bring to class?*
2. *What is the importance of the ITP?*
  - *Why should you bring it to class every time?*
3. *Which CRS do you think will be most beneficial to you and your Family?*

### Transition Overview

January 2018

17

## Resilient Transitions:



### Transition Overview

January 2018

18

## Agenda:



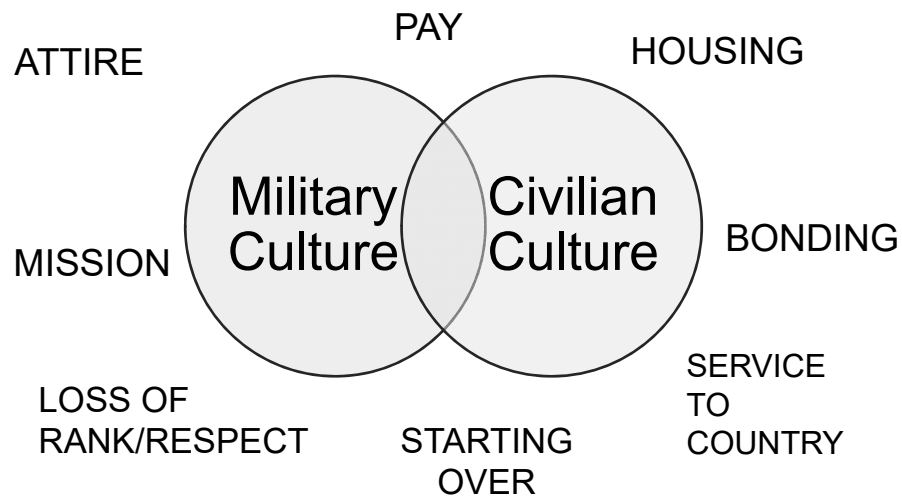
Transition Overview

- ❖ What are your concerns?
- ❖ Military vs. civilian life-is there a difference?
- ❖ What can you do about stress?
- ❖ Is your Family transitioning also?
- ❖ Is communication really that important?
- ❖ What resources are available during and after transition?

January 2018

19

## Military vs. Civilian Culture:



Transition Overview

January 2018

20

## Ways to Relieve Stress:

Eat well, drink water      Maintain a schedule  
Get rest      Exercise      Take breaks  
Let friends be friends      Break tasks  
Acknowledge and accept feelings      into small parts  
Breathing/meditation      **BE FLEXIBLE**  
Surround yourself with positivity      Laugh  
Listen to music

Transition Overview

January 2018

21

## Is your Family Transitioning?

### Family Considerations:

- ✓ Expectations
- ✓ Roles, responsibilities, routines
- ✓ Relocation
- ✓ Finances
- ✓ Stress

**MILITARY  
ONE SOURCE**



**How can a Family  
de-stress together?**

Transition Overview

January 2018

22

## Value of a Mentor:

A mentor is:

- Willing to share ideas, skills, knowledge, and expertise.
- Someone to help you understand and navigate transition.
- Able to demonstrate a positive attitude, act as a role model, and take a personal interest in your life.
- Helpful establishing goals and planning priorities.

*Transition Overview*

*January 2018*

23

## When might you need a mentor?



Photo by Sgt. David Beckstrom

**Establish Transition Goals**



Photo by Sgt. Neysa Canfield

**Identify Colleges**



Photo by Maj. Carla Ralder

**Network with Peers and Potential Employers**

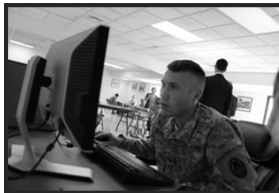


Photo by Sgt. Ben Chancey

**Search for Employment**

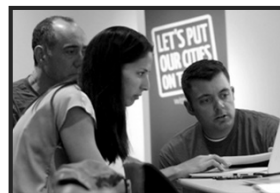


Photo by Spc. Amy Carle

**Start a Business**



Photo by Sgt. David Beckstrom

**Start a New Job**

*Transition Overview*

*January 2018*

24

## Communication is KEY!

- Share concerns, expectations, and fears.
- Engage in planning process and educational courses.
- Acknowledge the challenges transition presents to the Family.
- Watch for signs of stress.
- Reassure.
- Encourage Family members to talk to others.
- Have constructive conversations.

*Transition Overview*

*January 2018*

25

## Post-Transition Resources:

americanjobcenter®



MILITARY  
ONESOURCE



VA



U.S. Department  
of Veterans Affairs

**TRANSITION ASSISTANCE PROGRAM**

*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*



**NATIONAL RESOURCE DIRECTORY**  
An Online Partnership for Wounded, Ill and Injured Service Members, Veterans,  
Their Families and Those Who Support Them

*Transition Overview*

*January 2018*

26

## Local Assistance:

- Veterans Administration: \_\_\_\_\_
- Department of Labor: \_\_\_\_\_
- Chaplain: \_\_\_\_\_
- Finance: \_\_\_\_\_
- Counseling: \_\_\_\_\_
- Veterans' Employment Agency: \_\_\_\_\_
- SFL-TAP, <https://www.sfl-tap.army.mil/>, and SFL-TAP Virtual Center, 1-800-325-4715

*Transition Overview*

*January 2018*

27

## Reminders:

- Understand and acknowledge your concerns.
- There are differences between the military and civilian cultures.
- Stress can be a normal part of the transition process-manage it or it will manage you.
- Your Family is transitioning and needs to be included.
- Mentors are a valuable resource during and after transition.
- Remember, there are abundant resources available to support both you and your Family through the transition process and beyond.

*Transition Overview*

*January 2018*

28

## Don't Forget To...

- Update your ITP as needed.
- Complete the Course Assessment for the “Transition Overview/ Resilient Transitions”.  
[www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)
- SFL-TAP Virtual Center-
  - 1-800-325-4715, <https://www.sfl-tap.army.mil/>
- Thank you for your service and course participation!



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Individual Transition Plan Blocks 1–6

# Individual Transition Plan

## (ITP BLOCK 1)

### PRIVACY ACT STATEMENT

**AUTHORITY:** 10 U.S.C. 1142, Pre-separation Counseling; DoD Directive 1332.35, Transition Assistance for Military Personnel and DoD Instruction 1332.36, Pre-separation Counseling for Military Personnel. **PRINCIPAL PURPOSE(S):** To document achievement of Career Readiness Standards commensurate with the Service member's desired employment, education, technical training, and/or entrepreneurial objectives. **ROUTINE USE(S):** The DoD "Blanket Routine Uses" found at [http://dpclo.defense.gov/privacy/SORNs/blanket\\_routine\\_uses.html](http://dpclo.defense.gov/privacy/SORNs/blanket_routine_uses.html) apply. **DISCLOSURE:** Voluntary; however, if the requested information is not provided, it may not be possible for a Commander or designee to verify that a Service member has met the Career Readiness Standards.

Full Name: \_\_\_\_\_ Anticipated Separation Date: \_\_\_\_\_

Rank: \_\_\_\_\_ Unit: \_\_\_\_\_

Date attended Pre-separation Counseling: \_\_\_\_\_ (attach copy of DD Form 2648 eForm Needs Assessment. Copy will have "DRAFT" watermark until completed and signed by Commander.)

List your top 3 Military Occupation Code(s) and Title(s):

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

### TRANSITION PLANNING OVERVIEW

The key to a successful transition is planning, which requires a carefully thought out Individual Transition Plan (ITP). The ITP provides a framework to achieve realistic career goals based upon an assessment of your personal and family needs as well as your unique skills, knowledge, experience, interests and abilities. You create and maintain your ITP with assistance from your Transition Counselor<sup>1</sup> using the following template. The ITP coincides with the Transition GPS (Goals, Plans, Success) outcome-based curriculum and provides a means to discover and explore your skills and interests which may lead to potential post-transition career paths. The ITP helps you identify critical activities associated with your transition and your Transition Counselor will assist you through the process of organizing your transition into manageable tasks. The ITP also helps you to establish a timeline for completing all required activities prior to separation – it is a living document and can be modified at any time. The ITP is the road map for attaining your employment, education, technical training, and entrepreneurial objectives and can help you make a successful transition to civilian life. To develop a successful ITP you must consider the following critical elements in your planning process:

- I. Identify Post-transition Personal/Family Requirements (ITP Block 1)**
- Taking Care of Individual/Family Needs
  - Assessing Benefits and Entitlements
  - Getting Financially Ready

- II. Evaluate Military and Civilian Experience and Training (ITP Block 1)**
- Documenting Job Related Training
  - Verifying Eligibility for Licensure, Certification

- III. Determine Post-transition Career Path**
- Finding a New Job (ITP Block 2)
  - Continuing Your Education (ITP Block 3)
  - Pursuing Technical Training (ITP Block 4)
  - Starting a Business (ITP Block 5)

- IV. Create a Transition Timeline (ITP Block 6)**
- Identifying Planning Milestones
  - Synchronizing Specific Activities

<sup>1</sup> *Transition Counselor* is a term used by the Army & Air Force; *Advisor* (Marine Corps); *Command Career Counselor* (Navy); *State Transition Assistance Advisor* (National Guard); *Transition & Relocation Manager* (Coast Guard).

## CAREER READINESS STANDARDS

Prior to completing your Individual Transition Plan (ITP), it is important to note that there are Career Readiness Standards you will be expected to meet. You will be required to provide documentation of meeting the following readiness standards to your Transition Counselor and Command representative prior to separation. These standards are designed to increase your ability to successfully overcome any challenges you may face in pursuit of your chosen career path. Some Career Readiness Standards apply to all career paths (Employment, Education, Technical Training and Entrepreneurship) while others only apply to a specific career path.

### Career Readiness Standards Applicable to all Career paths\*\*\*

- Attend Pre-Separation Counseling
  - Complete Pre-Separation Counseling Needs Assessment DD Form 2648 eForm. Copy will have "DRAFT" watermark until completed and signed by Commander.
  - Register for VA Benefits (eBenefits)
  - Prepare a Post-Separation 12-month budget reflecting personal and family goals and obligations
  - Complete an individual assessment tool
  - Evaluate opportunities presented by continuing military service in a Reserve Component
  - Crosswalk military skill set to civilian skills (MOS crosswalk) to include an evaluation of the demand for those civilian skills within the potential relocation destinations
  - Identify and document requirements and eligibility for licensure, certification and apprenticeships at the potential relocation destinations
  - Complete the Individual Transition Plan and provide documentation of meeting the Career Readiness Standards for the chosen career path
  - Prepare and submit the Job Application Package (e.g., create resume, identify references, submit at least two employment applications, and/or provide a job acceptance letter)
  - Obtain a "Gold Card" Certificate from the Department of Labor
- Attend Capstone includes review of Individual Transition Plan with submission of DD Form 2648 eForm (will print as draft until signed by Commander)

### Education Career Readiness Standards\*\*\*

- Complete an education needs assessment
- Identify, compare, and select academic institutions based on specific selection criteria
- Prepare and submit an Education Application Package (e.g., submit application to academic institution and/or provide an acceptance letter)
- Schedule one-on-one counseling with the academic advisor from the institution you will attend

### Technical Training Career Readiness Standards\*\*\*

- Complete an education needs assessment
- Identify, compare, and select technical training institutions based on specific selection criteria
- Prepare and submit a Technical Training Application Package (e.g., submit application to technical training institution and/or provide an acceptance letter)
- Schedule one-on-one counseling with the academic advisor from the institution you will attend

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan

## PERSONAL ASSESSMENT

### Section I. Identify Post-transition Personal/Family Requirements

#### A. Taking Care of Individual/Family Member Needs

- ❖ Identify individual/family needs such as medical care, expenses, and location of potential providers.

Notes:

- ❖ Identify extenuating individual/family circumstances (e.g. need to provide care for elderly parents, family business, exceptional family member needs, etc.).

Notes:

- ❖ Assess impact of individual/family requirements on relocation options (e.g. quality of local schools, availability of medical care, spouse employment opportunities, etc.).

Notes:

- ❖ Evaluate your immediate post-transition housing requirements. Determine how much living space you will require to safely house yourself, dependents, and personal items. Consider whether you may need to make more than one move or need to utilize temporary storage. Contact the housing referral office to identify local and remote housing options. The installation transportation office can provide detailed information about planning the movement and storage of your household goods. Visit the VA website: <http://www.benefits.va.gov/homeloans/> to get information on the VA home loan program.

Notes:

- ❖ Consider your post-transition transportation requirements. Determine if you have adequate reliable personal transportation to take you to and from your place of employment or school. Evaluate your commuting options and whether you need to purchase another vehicle(s) for your spouse and/or dependents. Identify your post-transition transportation expenses to include: purchase costs, vehicle registration, insurance, maintenance, fuel, etc. If you are disabled, determine if you are eligible for assistance in purchasing a vehicle and/or automotive adaptive equipment by visiting [http://www.warms.vba.va.gov/regs/38CFR/BOOKB/PART3/S3\\_808.DOC](http://www.warms.vba.va.gov/regs/38CFR/BOOKB/PART3/S3_808.DOC)

Notes:

- What person or persons do you go to for advice, personal counsel and/or mentoring when facing a difficult challenge or decision? Will you still have access to those persons after you separate from active duty? Consider what steps you need to take now to maintain contact.

Notes:

- With whom do you spend your leisure time now? Who is a part of your social network? How did you meet them? Determine the steps you need to take to continue these relationships or establish this type of support in the community where you will live post-separation.

Notes:

## **B. Assessing Benefits and Entitlements**

- ❖ \*\*\* Evaluate the benefits (e.g. additional income, promotions, leadership and professional development opportunities, travel) associated with continuing your military service in either the Reserves or National Guard (if applicable). Consider the financial impact of continued entitlements such as medical and dental coverage, life insurance, military exchange, commissary, club privileges, recreational and athletic facilities. Contact the installation/ local recruiter to schedule an informational counseling session and identify potential units/positions.

Notes:

Recruiter counseling date: \_\_\_\_\_ Financial impact: \_\_\_\_\_

- ❖ \*\*\* Register for your VA Benefits and assess their impact on future financial obligations: [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

Notes:

Date applied for eBenefits: \_\_\_\_\_

### C. Getting Financially Ready

- ❖ Identify anticipated financial obligations such as dependent college savings plan, retirement savings plan, utility security deposits, and additional commuting/transportation expenses (e.g., additional car payment, fuel, maintenance, insurance).

Notes:

- ❖ List required new civilian workforce wardrobe items and estimate expenses.

Notes:

- ❖ Develop and attach a plan to reduce/eliminate current debt: <https://powerpay.org/>

Notes:

Date you reviewed your free credit report (<http://www.annualcreditreport.com/>): \_\_\_\_\_

- ❖ \*\*\* Develop a 12-month budget based on your current financial obligations (e.g., living expenses and indebtedness) as well as anticipated post-transition expenses. Determine if your expected post-transition income will adequately address anticipated financial obligations (e.g. housing, medical, food, insurance, transportation, costs of establishing a home, utility security deposits, etc.). Use the Financial Planning Worksheets located in the Financial Planning Workshop section of the Participant Guide.
- ❖ Attach a copy of your Financial Planning Worksheet for Career Transition and bring a copy to the Core Curriculum TAP workshop.
- ❖ Estimate your annual salary/income requirements: \_\_\_\_\_

## Section II. Evaluate Military and Civilian Experience and Training

### A. Documenting Job Related Training

Check all that apply:

- |   |   |   |
|---|---|---|
| <input type="radio"/> High School Graduate/ GED | <input type="radio"/> Training Certificates/ Licenses | <input type="radio"/> Baccalaureate Degree  |
| <input type="radio"/> Vocational School         | <input type="radio"/> Apprenticeship                  | <input type="radio"/> Post Graduate Studies |
| <input type="radio"/> Relevant Training         | <input type="radio"/> Some College                    | <input type="radio"/> Master's Degree       |
| <input type="radio"/> Technical Training        | <input type="radio"/> Associates Degree               | <input type="radio"/> Doctorate             |

- ❖ Gather documentation of your civilian and military experience/training (e.g., certifications, diplomas, transcripts, licenses, etc.) and list them below. This may require research on your behalf to contact former technical training and academic institutions to identify their specific procedures and any applicable fees for providing this service.

<input type="checkbox"/>	<input type="checkbox"/>
_____	_____
<input type="checkbox"/>	<input type="checkbox"/>
_____	_____
<input type="checkbox"/>	<input type="checkbox"/>
_____	_____

- ❖ \*\*\* Verify your military experience and training at: <https://www.dmdc.osd.mil/tgps>. Assistance is available by meeting with an Education Counselor and instruction is available by attending the Transition GPS Core Curriculum training. Review the list of schools documented on the VMET site. If necessary, gather documentation and list below all military professional development schools you completed that are missing from the VMET site:

<input type="checkbox"/>	<input type="checkbox"/>
_____	_____
<input type="checkbox"/>	<input type="checkbox"/>
_____	_____

- ❖ Calculate American Council on Education (ACE) credits earned for military training (if applicable):  
<http://www.acenet.edu/Content/NavigationMenu/ProgramsServices/MilitaryPrograms/index.htm>

Number of ACE credits earned: \_\_\_\_\_

### B. Verify Eligibility for Licensure and Credentialing.

- ❖ \*\*\* Crosswalk your military skill set to the corresponding civilian skills (MOC Crosswalk) at: [www.online.onetcenter.org/crosswalk](http://www.online.onetcenter.org/crosswalk). Assistance is also available by meeting with an Education Counselor and instruction is available by attending the Transition GPS Core Curriculum.

Notes:

- ❖ \*\*\* Identify and document transferable credits earned through your military experience and training and verify your eligibility for licensure, certification and apprenticeship programs:

Department of Labor Workforce Credentials Information Resource Center	<a href="http://www.careeronestop.org/CREDENTIALING/CredentialingHome.asp">www.careeronestop.org/CREDENTIALING/CredentialingHome.asp</a>
U.S. Army Credentialing Opportunities On-Line (COOL)	<a href="https://www.cool.army.mil">https://www.cool.army.mil</a>
Joint Services Transcript	<a href="https://jst.doded.mil/smart/">https://jst.doded.mil/smart/</a>
United Services Military Apprenticeship Program (USMAP)	<a href="https://usmap.cnet.navy.mil/usmapss/static/usmap.jsp">https://usmap.cnet.navy.mil/usmapss/static/usmap.jsp</a>
Defense Activity for Non-Traditional Education Support (DANTES)	<a href="http://www.dantes.doded.mil/index.html">http://www.dantes.doded.mil/index.html</a>
Navy Credentialing Opportunities On-Line (COOL)	<a href="https://www.cool.navy.mil">https://www.cool.navy.mil</a>
Community College of Air Force (CCAF)	<a href="http://www.au.af.mil/au/ccaf/index.asp">http://www.au.af.mil/au/ccaf/index.asp</a>
Air Force Credentialing and Education Research Tool (CERT)	<a href="https://augateway.maxwell.af.mil/ccaf/certifications/programs/">https://augateway.maxwell.af.mil/ccaf/certifications/programs/</a>

### C. Identify career field(s) you are qualified to enter.

- ❖ Conduct personal research to explore and evaluate potential career field options.

Note: Any Guard or Reserve member facing employment difficulty prior to or after an active duty tour can contact Employer Support of the Guard and Reserve (ESGR.org) to learn their legal rights. ESGR will work to resolve conflicts or misunderstandings between the member and their employer.

Employment Hub Veterans Employment Center for Job Seekers	<a href="https://www.ebenefits.va.gov/ebenefits/jobs">https://www.ebenefits.va.gov/ebenefits/jobs</a>
State Job Boards	<a href="http://www.careeronestop.org/jobsearch/cos_jobsites.aspx">www.careeronestop.org/jobsearch/cos_jobsites.aspx</a>
Department of Labor	<a href="http://mynextmove.dol.gov/">http://mynextmove.dol.gov/</a>
Teaching Opportunities/Troops to Teachers	<a href="http://www.proudtoserveagain.com">www.proudtoserveagain.com</a>

Federal Employment Opportunities	<a href="http://www.usajobs.gov/">http://www.usajobs.gov/</a> <a href="http://www.go-defense.com">www.go-defense.com</a>
Veterans Preference in Federal Employment	<a href="http://www.fedshirevets.gov/">http://www.fedshirevets.gov/</a>  <a href="http://www.opm.gov/policy-data-oversight/veterans-services/veterans-services-faqs/">http://www.opm.gov/policy-data-oversight/veterans-services/veterans-services-faqs/</a>  <a href="http://www.fedshirevets.gov/veteranemployees/veteranspreference/index.aspx">http://www.fedshirevets.gov/veteranemployees/veteranspreference/index.aspx</a>
Office of Personnel Management (OPM) Special Hiring Authorities	<a href="http://www.opm.gov/policy-data-oversight/hiring-authorities/veterans-authorities/#url=Overview">http://www.opm.gov/policy-data-oversight/hiring-authorities/veterans-authorities/#url=Overview</a>
Hiring Preference in Non-Appropriated Funds (NAF) Jobs	<a href="https://www.nafjobs.org/preferences.aspx">https://www.nafjobs.org/preferences.aspx</a>
State Employment Agencies	<a href="http://www.careeronestop.org/jobsearch/cos_jobsites.aspx">www.careeronestop.org/jobsearch/cos_jobsites.aspx</a>

- ❖ Refine your research to identify desired industries, careers, jobs and salaries. Consider jobs in the public and private sectors. Identify any prerequisites you would have to complete (e.g., education, training, certification, licensure, security clearance) before being fully qualified to seek employment in a chosen career field. Assistance is also available by meeting with a VA Career Counselor and instruction is available by attending Transition GPS.

Notes:

- ❖ Now that you identified potential careers, evaluate your ease to relocate and find new employment. Find where opportunities exist by researching employment websites such as <https://www.usajobs.gov/> and the Veterans Employment Center: <https://www.ebenefits.va.gov/ebenefits/jobs>

Notes:

- ❖ Now that you know where potential jobs exist, research those locations to determine if they meet your personal/family requirements. Explore state, city and county websites to evaluate demographics, school ratings, tax rates, cost of living, availability of housing, home prices, etc. Assistance is also available through your Transition Counselor and installation relocation assistance office and through the U.S. Census Bureau: <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>.

Notes:

### **Section III. Determine Post-transition Career Path**

#### **A. Designate the career field you wish to pursue based on your personal, family and financial obligations and desires.**

Desired Career Field: \_\_\_\_\_

Desired Relocation Destination: \_\_\_\_\_

#### **B. Designate your transition career path.**

- ❖ Select the transition career path you wish to pursue. Use the statements below each path to help you determine the appropriate transition career path.
- ☐ Employment (refer to ITP Block 2, Employment, Sec. IV; and Block 6, Milestones, Sec. VIII)
  - I am qualified to seek immediate employment in my desired career field or I plan to explore future employment opportunities. This path applies to all transitioners.
- ☐ Education (refer to ITP Block 3, Education, Sec. V; and Block 6, Milestones, Sec. VIII)
  - I require additional education in my desired career field.
- ☐ Technical Training (refer to ITP Block 4, Technical Training, Sec. VI; and Block 6, Milestones, Sec. VIII)
  - I require additional technical training in my desired career field.
- ☐ Entrepreneurship (refer to ITP Block 5, Entrepreneurship, Sec. VII; and Block 6, Milestones, Sec. VIII)
  - I desire to start my own business.

## CAREER PATH – EMPLOYMENT (ITP BLOCK 2)

### Section IV. Employment

Note: Any Guard or Reserve member facing employment difficulty prior to or after an active duty tour can contact Employer Support of the Guard and Reserve (<http://www.esgr.mil/>) to learn their legal rights. ESGR will work to resolve conflicts or misunderstandings between the member and their employer.

❖ Date of DOL Employment Workshop: \_\_\_\_\_

#### A. Attach a copy of your resume or begin to develop a private and/or federal resume.

❖ Identify your professional skills.

*Sample: Lean Six Sigma – black belt; procurement skills; proven leader; management; facilitate staff communications; analyze reports; prepare presentations; estimate quantities and costs of materials for projects; provide labor projections; maintain fleet of 10 tracked vehicles; organize and schedule events.*

<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____

❖ Identify your personal strengths and attributes.

*Sample: Mature manager; able to identify timely solutions; excellent team building skills; effective communicator; dedicated and reliable – will work until job is complete; highly organized; able to ask for help when needed; team player; disciplined work ethic; able to live within means; quick learner.*

<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____

❖ Provide employment history (military and/or civilian) for the last three positions you held:

Employer / Unit #1: \_\_\_\_\_ Position: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Accomplishments: \_\_\_\_\_

---

---

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan

Employer / Unit #2: \_\_\_\_\_ Position: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Accomplishments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Employer / Unit #3: \_\_\_\_\_ Position: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Accomplishments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

❖ Identify at least 3 professional references\* (former Commanders, supervisors, and employers who have firsthand knowledge of your technical proficiency, work ethic, devotion to duty, etc.).

Name #1: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #2: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #3: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

❖ Identify at least 3 personal references\* who can speak to your character, integrity, values and morals.

Name #1: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #2: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #3: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

\* Note: It is strongly recommended to advise your references that they may be contacted by a third party.

- ❖ Volunteer service constitutes work experience and also demonstrates your willingness to support your community. Identify your volunteer/community service activities.

Organization: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Event/Role: \_\_\_\_\_

Organization: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Event/Role: \_\_\_\_\_

- ❖ \*\*\* Develop your application packet and review it with your Transition Counselor. Instruction in resume development will be provided during the Department of Labor (DOL) Employment Workshop.
- ❖ Develop an introductory cover letter (if applicable) and review it with your Transition Counselor.
- ❖ \*\*\* Submit application packets to at least two potential employers identified during your research in Section I and attach both job descriptions.

Company #1: \_\_\_\_\_ Position: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Company #2: \_\_\_\_\_ Position: \_\_\_\_\_ Date submitted: \_\_\_\_\_

- ❖ Have you been offered employment effective upon your separation from the military?

\_\_\_\_\_ Yes, and the job meets my post-transition personal/family/financial obligations and relocation plans identified in Section I. A copy of my resume and job acceptance letter are attached.

\_\_\_\_\_ Yes, but this job does not meet my post-transition personal/family/financial obligations and relocation plans I identified in Section I. I will continue to seek employment to meet those needs.

\_\_\_\_\_ No, but I will continue to seek employment that meets my post-transition personal/family/financial obligations and relocation plans.

## **B. Strengthen your employment prospects.**

- ❖ Develop a job search network of colleagues, family and friends, and join a professional organization (e.g. an organization representing the interests of your chosen career field, military officers, NCOs, spouses or retirees). Professional networking and self-marketing instruction will be provided during the DOL Employment Workshop.

Notes:

- ❖ Volunteer for a job in a related career field.

Notes:

- ❖ Consider the networking opportunities and continued service benefits of joining the Guard or Reserve.

Notes:

- ❖ Seek additional education, technical training, licenses, and/or certification.

Notes:

- ❖ Schedule informational (practice) job interviews.

Notes:

- ❖ Establish a USAJobs account and research potential federal employment opportunities.

Notes:

- ❖ \*\*\* Seek out and utilize additional resources such as registering with the local DOL Career One-Stop Center and obtain the DOL "Gold Card" certificate: <http://www.dol.gov/vets/goldcard.html>

Notes:

**C. Prepare your transition timeline (refer to ITP Block 6, Transition Milestones; Section VIII).**

## CAREER PATH - EDUCATION (ITP BLOCK 3)

### Section V. Education

#### A. Contact your Transition Counselor to schedule attendance at the Education Workshop.

Date of Transition GPS Education Workshop: \_\_\_\_\_

#### B. Complete the Education Needs Assessment.

- ❖ Schedule one-on-one counseling with a Service Education Counselor.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Date attended: \_\_\_\_\_

- ❖ \*\*\* Attach the results of your Education Needs Assessment.
- ❖ Summarize the results of your Education Needs Assessment.

Notes:

- ❖ Gather documentation of military and civilian education completed, to include certificates of training and college transcripts (refer to VMET and MOC Crosswalk section in Block 1). Contact your former academic / training institute to request official transcripts and identify any associated fees.

Notes:

- ❖ Identify the field of study and degree that you plan to pursue.

Field of study: \_\_\_\_\_

Degree: \_\_\_\_\_ Target completion date: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan

### C. Assess educational financing options.

- ❖ Apply for GI Bill benefits - visit: <http://www.gibill.va.gov/> and [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

Notes:

GI Bill application date: \_\_\_\_\_

- ❖ Determine if you will attend school part-time or full-time and identify how many credit hours you will take each semester.

Notes:

- ❖ Identify potential sources of income while attending school (e.g., employment options and scholarship/ grant eligibility including academic, athletic, need-based, veteran status, college/career specific). Assistance is available by attending the Transition GPS Education Workshop and by visiting the Department of Labor Career One Stop website:  
<http://www.careeronestop.org/ReEmployment/Veterans/>.

Notes:

### D. Identify academic institution.

- ❖ \*\*\* Research academic institution credentials to include: tuition costs, fees, accreditation, financing options, graduation rates, transferring credits, procedures for sending transcripts for credit review, GI Bill acceptance, and admission standards. Assistance is available through your Education Counselor and by attending the Transition GPS Education Workshop.

Notes:

- ❖ Research standardized testing requirements of potential academic institutions (e.g., SAT, SAT II, GRE, GMAT, MCAT, LSAT) and identify local testing schedules, locations and fees:  
<http://sat.collegeboard.org/home>, <http://www.ets.org/>, <http://www.mba.com/>,  
<https://www.aamc.org/students/applying/mcat/>, and <http://www.lsac.org/>.

Notes:

- ❖ Compare research results of academic institutions that offer degrees in your desired field of study.

Notes:

- ❖ Identify your top 3 academic institutions.

- \_\_\_\_\_ Location: \_\_\_\_\_
- \_\_\_\_\_ Location: \_\_\_\_\_
- \_\_\_\_\_ Location: \_\_\_\_\_

- ❖ \*\*\* Submit an application to the institution(s) you selected.

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

- ❖ \*\*\* Identify an academic counselor at your preferred institution and schedule a one-on-one or telephonic counseling session. Academic counselors are typically located by visiting the school's registrar and/or admissions website. Additional degree-specific information may also be sought by contacting the faculty/staff within your specific field of study.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Counseling date: \_\_\_\_\_

- ❖ Contact the Student Veteran Organization (<http://www.studentveterans.org/>) at your preferred school (if available), or the local VA Representative to identify local Veteran support resources.

Notes:

Name of contact: \_\_\_\_\_ Contact date: \_\_\_\_\_

- ❖ Contact the academic institution GI Bill certifying official to confirm GI Bill eligibility and acceptance.

Notes:

Name of contact: \_\_\_\_\_ Date: \_\_\_\_\_

- ❖ Have you received an acceptance letter to an academic institution?

\_\_\_\_\_ Yes, and a copy of my acceptance letter is attached.

\_\_\_\_\_ No, but I anticipate a response from the institution within the next couple of weeks.

\_\_\_\_\_ No, but I will continue to research and apply to other institutions that meet my post-transition educational goals and relocation plans.

- ❖ Attach a copy of your class registration confirmation.

**E. Prepare your transition timeline (refer to ITP Block 6, Transition Milestones; Section VIII).**

## CAREER PATH - TECHNICAL TRAINING (ITP BLOCK 4)

### Section VI. Technical Training

#### A. Contact your Transition Counselor to schedule attendance at the Technical Training Workshop.

Date of Transition GPS Technical Training Workshop: \_\_\_\_\_

#### B. Complete the Education Needs Assessment.

- ❖ Schedule one-on-one counseling with a Service Education Guidance Counselor through your installation Transition Counselor.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Date attended: \_\_\_\_\_

- ❖ \*\*\* Attach the results of your Education Needs Assessment.
- ❖ Summarize the results of your Education Needs Assessment.

Notes:

- ❖ Identify the field of study and degree that you plan to pursue.

Field of study: \_\_\_\_\_

Degree: \_\_\_\_\_ Target completion date: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan

### **C. Assess educational financing options.**

- ❖ Apply for GI Bill benefits - visit: <http://www.gibill.va.gov/> and [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

Notes:

GI Bill application date: \_\_\_\_\_

- ❖ Determine if you will attend training part-time or full-time and identify how many credit hours you will take each semester.

Notes:

- ❖ Identify potential sources of income while attending school (e.g., employment options and scholarship/ grant eligibility including academic, athletic, need-based, veteran status, college/career specific). Assistance is available by attending the Transition GPS Education Workshop and by visiting the DOL Career One Stop website: <http://www.careeronestop.org/militarytransition/>.

Notes:

### **D. Identify technical training institution.**

- ❖ \*\*\* Research training institution credentials to include: tuition costs, fees, accreditation, financing options, graduation rates, transferability of credits, procedures for sending transcripts for credit review, GI Bill acceptance, and admission standards. Assistance is available through your Education Counselor and by attending the Transition GPS Technical Training Workshop.

Notes:

- ❖ Research standardized testing requirements of potential technical training institutions (e.g., SAT, SAT II, and ACT) and identify local testing schedules, locations and fees: <http://sat.collegeboard.org/home>, and <http://www.actstudent.org/>.

Notes:

- ❖ Compare research results of technical training institutions that offer degrees in your desired field of study.

Notes:

- ❖ Identify your top 3 technical training institutions.

- \_\_\_\_\_ Location: \_\_\_\_\_
- \_\_\_\_\_ Location: \_\_\_\_\_
- \_\_\_\_\_ Location: \_\_\_\_\_

- ❖ \*\*\* Submit an application to the institution(s) you selected.

Name of institution: _____	Date submitted: _____
Name of institution: _____	Date submitted: _____
Name of institution: _____	Date submitted: _____

- ❖ \*\*\* Identify an academic counselor at your preferred technical training institution and schedule a one-on-one counseling session. Academic counselors are typically located by visiting the school's registrar and/or admissions website. A counselor may also be identified by contacting the institution's faculty and staff within your preferred field of study.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Counseling date: \_\_\_\_\_

- ❖ Contact the Student Veteran Organization (<http://www.studentveterans.org/>) at your preferred school (if available), or the local VA Representative to identify local Veteran support resources.

Notes:

Name of contact: \_\_\_\_\_ Contact date: \_\_\_\_\_

- ❖ Schedule one-on-one counseling with DOL One Stop Career Center Counselor to identify future employment opportunities.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Counseling date: \_\_\_\_\_

- ❖ Contact the training institution GI Bill certifying official to confirm GI Bill eligibility and acceptance.

Notes:

Name of contact: \_\_\_\_\_ Contact date: \_\_\_\_\_

- ❖ Have you received an acceptance letter to a training institution?

\_\_\_\_\_ Yes, and a copy of my acceptance letter is attached.

\_\_\_\_\_ No, but I anticipate a response from the institution within the next couple of weeks.

\_\_\_\_\_ No, but I will continue to research and apply to other institutions that meet my post-military technical training goals and relocation plans.

- ❖ Attach a copy of your technical training course registration confirmation.

**E. Prepare your transition timeline (refer to ITP Block 6, Transition Milestones; Section VIII).**

## CAREER PATH - ENTREPRENEURSHIP (ITP BLOCK 5)

### Section VII. Entrepreneurship

#### A. Contact your Transition Counselor to schedule attendance at the Entrepreneurship Workshop.

Date of Transition GPS Entrepreneurship Workshop: \_\_\_\_\_

❖ Evaluate your applicable skills.

- |  |   |
|--|---|
| <input type="radio"/> Leadership   | <input type="radio"/> Good planning and organizational skills |
| <input type="radio"/> Ability to get along with and work with all types of people  | <input type="radio"/> Flexibility and adaptability            |
| <input type="radio"/> Ability to work under pressure and meet deadlines            | <input type="radio"/> Self-direction                          |
| <input type="radio"/> Ability to give directions and delegate                      | <input type="radio"/> Initiative                              |
| <input type="radio"/> Familiarity with personnel administration and record keeping | <input type="radio"/> Problem-solving skills                  |
| <input type="radio"/> Standards of quality and a commitment to excellence          | <input type="radio"/> Strong work habits                      |

❖ Evaluate your applicable skills.

- |   |  |   |
|---|--|---|
| <input type="radio"/> Goal-oriented           | <input type="radio"/> Desire to work hard    | <input type="radio"/> Calculated risk-taker                         |
| <input type="radio"/> Independent             | <input type="radio"/> Problem solver         | <input type="radio"/> Courageous                                    |
| <input type="radio"/> Confident               | <input type="radio"/> Good manager           | <input type="radio"/> Persistent                                    |
| <input type="radio"/> Innovative and creative | <input type="radio"/> Organized              | <input type="radio"/> Adaptable                                     |
| <input type="radio"/> Strong commitment       | <input type="radio"/> Honest                 | <input type="radio"/> Tolerance for failure, but a drive to achieve |
| <input type="radio"/> Highly reliable         | <input type="radio"/> Idea-oriented          |   |
| <input type="radio"/> Competitive             | <input type="radio"/> Motivated by challenge |   |

❖ Schedule a counseling session with a Small Business Administration Advisor: [www.sba.gov](http://www.sba.gov)

Notes:

Name of advisor: \_\_\_\_\_ Date attended: \_\_\_\_\_

\*\*\* Career Readiness Standards are noted by 3 asterisks throughout the Individual Transition Plan

**B. Begin developing a business plan.**

- ❖ Provide an in-depth description of the type of business products and services you plan to offer.

Notes:

Type of business: \_\_\_\_\_

- ❖ Determine whether your customers will come to you or if you will have to go to your customers.

Notes:

- ❖ Determine business space requirements, acreage, employee/customer parking, facilities, etc.

Notes:

- ❖ Identify your desired customer demographic requirements.

Notes:

- ❖ Research and identify your competitors.

Notes:

- ❖ Research potential business location while considering ease of access, proximity to your competitors, zoning policies, city ordinances, sign regulations, etc.

Notes:

- ❖ Identify potential suppliers and secure letters of intent.

Notes:

- ❖ Research and identify marketing strategies for your business.

Notes:

- ❖ Research and develop operating procedures that are appropriate for your business. Determine ways to utilize technology to enhance your business.

Notes:

- ❖ Research and determine staffing requirements.

Notes:

- ❖ Research and identify potential insurance plans and providers.

Notes:

- ❖ Identify anticipated financial requirements such as preparing loan applications, purchasing equipment and supplies, maintaining balance sheets, performing breakeven analysis, and preparing profit and loss statements.

Notes:

**C. Determine the legal requirements of your business.**

- ❖ Research and determine what form of business entity to establish (i.e., sole proprietorship, partnership, corporation, S corporation, or limited liability company).

Notes:

- ❖ Research and evaluate the differences and benefits of For-Profit and Non-Profit firms and identify the advantages of each.

Notes:

- ❖ Determine applicable tax filing requirements (e.g., income tax, self-employment tax, taxes for employers, excise taxes, etc.).

Notes:

- ❖ Research state and local tax requirements (e.g., tax registration, tax permit, income taxes, employment taxes, property tax, etc.).

Notes:

- ❖ Obtain a tax identification number from the IRS and your state revenue agency.

Notes:

- ❖ Register with your state to obtain workers' compensation, unemployment and disability insurance.

Notes:

- ❖ Research federal, state and local licenses and permits required for your business (e.g., agriculture, alcohol beverages, radio and television broadcasting, transportation, logistics).

Notes:

- ❖ Identify additional legal concerns such as examining the tax returns and personal financial statements of company principals/partners for the last three years.

Notes:

- ❖ Learn the legal steps you need to take to hire new employees (e.g., federal income tax withholding (W-4), federal wage and tax statement (W-2), state taxes, and employee eligibility verification I-9).

Notes:

- ❖ Register your business name with your state government.

Notes:

- ❖ Determine target completion date of business plan: \_\_\_\_\_

**D. Prepare your transition timeline (refer to ITP Block 6, Transition Milestones; Section VIII).**

## TRANSITION MILESTONES (ITP BLOCK 6)

**Section VIII. Use this template to develop your individual transition timeline. This example is not intended to be an all-inclusive list of actions applicable to your transition. However, the items marked as "Required" are mandatory planning activities and must be completed to achieve the required Career Readiness Standards applicable to your chosen career path. Additional room is provided to allow you to tailor this timetable to meet your specific requirements.**

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
24 months – 18 months	R	<ul style="list-style-type: none"> <li>Attend Pre-Separation Counseling and complete Pre-Separation Counseling Checklist</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Prepare Individual Transition Plan (ITP)</li> </ul>		
		<ul style="list-style-type: none"> <li>Evaluate future personal and family housing, transportation and financial requirements</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Crosswalk military skill set to civilian skills</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Identify and document requirements &amp; eligibility for licensure, certification and apprenticeships</li> </ul>		
		<ul style="list-style-type: none"> <li>Visit the Education Center to assess your job skills and interests. Sign up for college entrance exams, training opportunities, license programs, college courses, or certification exams</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Attend the Employment Workshop</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Complete the educational needs assessment (only required if attending Transition GPS Education or Technical Training tracks)</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Identify, compare, and select academic institutions based on specific selection criteria</li> </ul>		
		<ul style="list-style-type: none"> <li>Attend a counseling session with a Small Business Administration Advisor</li> </ul>		
		<ul style="list-style-type: none"> <li>Consider the possibility and impact of transferring Post 9/11 GI-Bill benefits to dependents</li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
18 months – 12 months		<ul style="list-style-type: none"> <li>Begin establishing a professional network</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Prepare and submit an Education/Technical Training Application or provide an enrollment acceptance letter</li> </ul>		

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
		• Create a business development plan		
		• Update personal legal documents		
		• Identify anticipated financial requirements and sources of capital for your business		
		• Identify and document chronic medical/dental problems and seek treatment for yourself and your family		
		• Research potential destinations for your post-separation relocation; evaluate employment opportunities for your chosen career		
		• Schedule and attend individual counseling sessions with Transition Counselor		
	R	• Develop a 12-month post-transition budget		
	R	• Develop a resume(s)		
		• Join a professional organization(s)		
		•		
		•		
12 months – 6 months	R	• Register for VA Benefits on eBenefits portal		
		• Apply for VA Benefits		
	R	• Complete one-on-one counseling with an academic advisor at educational/training institute		
	R	• Visit Guard or Reserve Recruiting Office (if applicable)		
		• Receive post-military service employment restriction counseling		
		• Review and make a copy of your personnel and medical records		
	R	• Submit two Job Application Packets or present an employment acceptance letter		
		• Learn Federal job search process and begin posting resumes (as applicable)		
		• Conduct informational interviews		

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
		<ul style="list-style-type: none"> <li>Research Survivor Benefit Plan options</li> </ul>		
		<ul style="list-style-type: none"> <li>Research and compare VGLI to other insurance</li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
180 days – 30 days		<ul style="list-style-type: none"> <li>Schedule a separation or retirement physical</li> </ul>		
	R	<ul style="list-style-type: none"> <li>Obtain a “Gold Card” Certificate for preferred services at the Department of Labor Career One-Stop Centers</li> </ul>		
		<ul style="list-style-type: none"> <li>Start assembling a wardrobe for next job</li> </ul>		
		<ul style="list-style-type: none"> <li>Review DD form 214 worksheet</li> </ul>		
		<ul style="list-style-type: none"> <li>Visit Relocation Assistance Program office</li> </ul>		
		<ul style="list-style-type: none"> <li>Schedule a visit to the area where you plan to live</li> </ul>		
		<ul style="list-style-type: none"> <li>Connect with the campus Student Veteran Organization if available or contact the local VA representative to identify local Veteran resources</li> </ul>		
		<ul style="list-style-type: none"> <li>Arrange for government housing inspection</li> </ul>		
		<ul style="list-style-type: none"> <li>Make contact with Workforce Development Office</li> </ul>		
		<ul style="list-style-type: none"> <li>Continue to send resumes and begin interviewing</li> </ul>		
		<ul style="list-style-type: none"> <li>Decide on a Continued Healthcare program</li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		
		<ul style="list-style-type: none"> <li></li> </ul>		



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# **Personal Financial Planning for Transition - Part 1: Slides Part 2: Guide with Army Transition Spending Plan**

# Personal Financial Planning for Transition - Part 1: Slides



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

Soldier for Life – Transition Assistance Program

## **Personal Financial Planning for Transition**

January 2018

### **Disclaimer:**

The information provided herein does not constitute a formal endorsement of any company, its products, or services by the Department of Defense. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the U.S. Department of Defense of the linked websites, or the information, products, or services contained therein. The U.S. Department of Defense does not exercise any editorial control over the information you may find at these locations. This information provides informational resource material to assist military personnel and their families, to assist in identifying or exploring resources and options.

## Purpose:

Understand and be able to plan for the changes and impact transitioning from the Service will have on personal finances.



NOTE: Refer to Participant Guide, page 1

Personal Financial Planning for Transition

January 2018

3

## Discussion Agenda:



- Financial Goals
- Income
- Debt
- Expenses
- Assets
- Action Plan
- Resources

Personal Financial Planning for Transition

January 2018

4

# FINANCIAL GOALS:

## LEARNING OBJECTIVES

- Define short, medium and long-term financial goals.
- Determine a short, medium and long-term financial goals.



## SECTION 1: Financial Goals

Personal Financial Planning for Transition

January 2018

5

## Financial Goals:

**Short-term:** Less than 2 years.

**Medium-term:** Between 2-5 years.

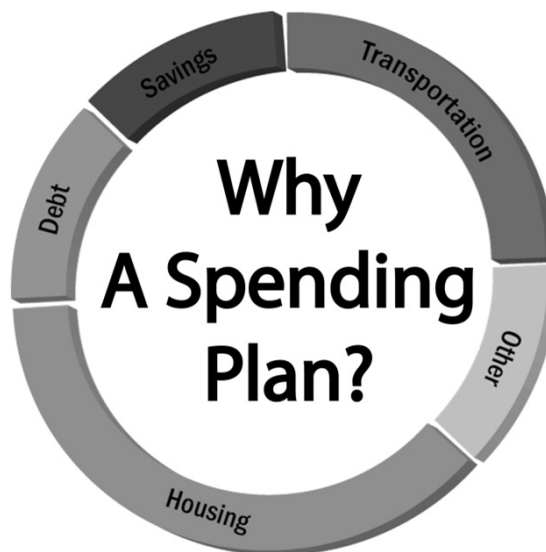
**Long-term:** Over 5 years.



Personal Financial Planning for Transition

January 2018

6



Personal Financial Planning for Transition

January 2018

7

## INCOME:

### LEARNING OBJECTIVES

- Determine current Military Salary with Compensation.
- Compare current Military Salary to Civilian Equivalent to predict future salary requirements.
- Compare Compensation Packages between companies.



### SECTION 2: Income

Personal Financial Planning for Transition

January 2018

8

## Income Definitions:

$$\text{Total Pay} + \text{Allowances} = \text{Gross Income}$$

Gross Income – Tax Deductions  
– Additional Deductions such as  
Allotments=  
**Net Income**

You can think of “Net Income” as the amount of money you “Take Home” from each paycheck.

## Personal Financial Planning for Transition

January 2018

9

## Leave and Earning Statement:

## LES

### Entitlements:

- ✓ Base Pay
- ✓ BAS
- ✓ BAH
- ✓ Fly Pay
- ✓ COLA
- ✓ Dive Pay

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																			
ID	NAME (Last, First,Middle)			SOC SEC NO	GRADE	PAY DATE	YRS VS	ETL	BRANCH	ADJDOENVEN	PERIOD COVERED								
					ES	030710	07	141205	ARMY	4818	13 APR 11								
ENTITLEMENTS				DEDUCTIONS				ALLOTMENTS				SUMMARY							
Type	Amount	Type	Amount	Type	Amount	Type	Amount	-Amount Paid				.00							
A	BASE PAY	2630.30	FEDERAL TAXES	140.45	UNEMPLOYMENT	179.40	-Tot Etl					5942.74							
B	BAS	325.04	ACA-SECURITY	17.00	TREASURE DEBT	31.72						1304.28							
C	BAS	1980.00	ACA-MEDICARE	29.00	BANK ACCT ALLT	300.00						1304.28							
D	FLY PAY	180.00	SSOL	27.00	BANK ACCT ALLT	300.00						1304.28							
F	COLA	2630.30	AFPH	52.50	UNEMPLOYED HOUSING	1950.00						1304.28							
G			PARTIAL PAY	521.50								718.75							
H			PARTIAL PAY	521.50								718.75							
I			PARTIAL PAY	521.50								718.75							
J			SSOL FAMPHOUSE	5.00								718.75							
K			TSP	131.01								718.75							
L			TSP	236.54								718.75							
M			MACMONTH-PAY	546.58								718.75							
N												718.75							
											DIEMS				RETPLAN				
											030710				CHOICE				
TOTAL				5942.74				5942.74											
				1987.80				1987.80											
LEAVE				REG				WAGE PERIOD				WAGE PERIOD							
35.8 12.5 18				2879.19				2879.19				2879.19							
WAGE PERIOD				12				12				12							
FICA TAXES				TAXES				TAXES				TAXES							
2630.30 1040.80				151.58				151.58				151.58							
PAY BADT				BADT				BADT				BADT							
35.8 12.5 18				12				12				12							
DATA				DATA				DATA				DATA							
INPT				INPT				INPT				INPT							
BASE PAY				BASE PAY				BASE PAY				BASE PAY							
2630.30				2630.30				2630.30				2630.30							
PLAN (TSP)				PLAN (TSP)				PLAN (TSP)				PLAN (TSP)							
TSP YTD DEDUCTIONS				TSP YTD DEDUCTIONS				TSP YTD DEDUCTIONS				TSP YTD DEDUCTIONS							
524.64				524.64				524.64				524.64							
DEFERRED				DEFERRED				DEFERRED				DEFERRED							
524.64				524.64				524.64				524.64							
REMARKS:												REMARKS:							
YTD ENTITLEMENT												YTD ENTITLEMENT							
32726.50												32726.50							
UNEMPLOYMENT												UNEMPLOYMENT							
TSP YTD DEDUCTIONS												TSP YTD DEDUCTIONS							
524.64												524.64							
REMARKS:												REMARKS:							
IF TSP ELECTION AMT EXCEEDS NET AMT												IF TSP ELECTION AMT EXCEEDS NET AMT							
DUE, TSP WILL BE DEDUCTED												DUE, TSP WILL BE DEDUCTED							
IF YOU RECEIVED APRIL MONTHLY PAY, YOU												IF YOU RECEIVED APRIL MONTHLY PAY, YOU							
WERE PAID FROM 1-8 APRIL BECAUSE OF AN												WERE PAID FROM 1-8 APRIL BECAUSE OF AN							
UNRESOLVED BUDGET ISSUE. YOUR COMMANDER												UNRESOLVED BUDGET ISSUE. YOUR COMMANDER							
HOWEVER, AFTER THE BUDGET WAS SIGNED YOU												HOWEVER, AFTER THE BUDGET WAS SIGNED YOU							
RECEIVED PAYMENT FOR 9-15 APRIL AS A CASUAL												RECEIVED PAYMENT FOR 9-15 APRIL AS A CASUAL							
PAY. AMONG YOUR MONTHLY APRIL PAYMENT												PAY. AMONG YOUR MONTHLY APRIL PAYMENT							
-REVIEW YOUR LEAVE CORRECT TO ENSURE YOU												-REVIEW YOUR LEAVE CORRECT TO ENSURE YOU							
ARE RECEIVING THE CORRECT PAY AND												ARE RECEIVING THE CORRECT PAY AND							
ENTITLEMENTS. IF NOT, SEE YOUR COMMANDER												ENTITLEMENTS. IF NOT, SEE YOUR COMMANDER							
AND PAYMASTER TODAY.												AND PAYMASTER TODAY.							
WARNING: INQUIRED, OR I WILL SHARE YOUR												WARNING: INQUIRED, OR I WILL SHARE YOUR							
CONCERNS. CALL WOUNDED SOLDIER AND FAMILY												CONCERNS. CALL WOUNDED SOLDIER AND FAMILY							
HOTLINE AT 1-800-484-4523												HOTLINE AT 1-800-484-4523							
-GMAIL IS NOW ON FACEBOOK AT												-GMAIL IS NOW ON FACEBOOK AT							
WWW.FACEBOOK.COM/DEFENSEFINANCEANDCAO												WWW.FACEBOOK.COM/DEFENSEFINANCEANDCAO							
CDLA LOCATION												CDLA LOCATION							
FURNKRN												ALASKA							

# Personal Financial Planning for Transition

January 2018

10

## Spending Plan Update:



### Income

- Income from LES
- Spouse Income
- Income from Additional Sources

**Complete the Income (tab 2, 3 & 4)  
on the worksheet**

## Civilian Equivalent Salary:

B. Hardy:  
- Separating, E-5  
- Single  
- Washington, D.C.

Current Salary:  
- \$32,000  
- \$59,000 with BAH,  
BAS

Civilian Equivalent:  
- \$64,000

RMC Calculator

Grade: E-5  
Years of Service: 4  
Tax Filing Status: Single  
Family Size, Including Yourself: 1  
Living OCONUS or Not Receiving BAH: ☐ Yes ☒ No  
ZIP Code of your Permanent Duty Station: 20002

Note: Final display of your results may take a few moments while the browser processes your selected tax data. Results will appear below when complete.

Grade	E-5
Years of Service	4
Tax Filing Status	Single
Living OCONUS or Not Receiving BAH?	false
Living OCONUS?	N/A
ZIP Code of your Permanent Duty Station	20002
Annual Basic Pay	\$32,029.20
Annual Basic Allowance for Housing	\$22,454.00
Annual Basic Allowance for Subsistence	\$4,419.48
Non-Taxable Allowances (BAH + BAS)	\$26,873.48
Number of Exemptions for Previous Calendar Year	1
Personal Exemption Amount	\$4,050.00
Standard Deduction	\$6,350.00
Total Deductions	\$10,400.00
Taxable Income (Annual Basic Pay - Total Deductions)	\$21,629.20
Tax Rate	15%
Gross Up	\$31,627.62
Tax Advantage	\$4,744.14

Total Regular Military Compensation (RMC): \$63,656.82

## Civilian Equivalent Salary:

H. Smith:  
 - Retiring O-5  
 - Married, 2 children  
 - San Antonio, Texas

Current Salary:  
 - \$105,000  
 - \$134,000 with BAH,  
 BAS

Civilian Equivalent:  
 - \$143,000

**RMC Calculator**

Grade: O-5  
 Years of Service: 20  
 Tax Filing Status: Married Filing Jointly  
 Family Size, Including Yourself: 4  
 Living OCONUS or Not Receiving BAH: ☐ Yes ☒ No  
 ZIP Code of your Permanent Duty Station: 78150

Calculate RMC

Note: Final display of your results may take a few moments while the browser processes your selected tax data. Results will appear below when complete.

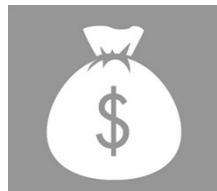
Grade	O-5
Years of Service	20
Tax Filing Status	Married Filing Jointly
Living OCONUS or Not Receiving BAH?	false
Living OCONUS?	N/A
ZIP Code of your Permanent Duty Station	78150
Annual Basic Pay	\$105,577.20
Annual Basic Allowance for Housing	\$25,020.00
Annual Basic Allowance for Subsistence	\$3,043.56
Non-Taxable Allowances (BAH + BAS)	\$28,063.56
Number of Exemptions for Previous Calendar Year	4
Personal Exemption Amount	\$16,200.00
Standard Deduction	\$12,700.00
Total Deductions	\$28,900.00
Taxable Income (Annual Basic Pay - Total Deductions)	\$76,677.20
Tax Rate	25%
Gross Up	\$37,418.08
Tax Advantage	\$9,354.52

Total Regular Military Compensation (RMC): \$142,995.28

## EXPENSES:

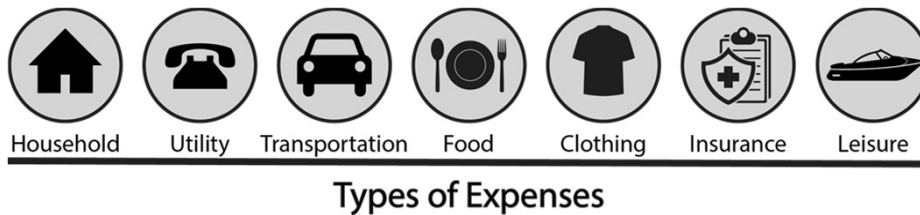
### LEARNING OBJECTIVES

- Create a list of current expenses and utilize a method to track expenses.
- Compare Cost of Living at current and 2nd location.
- Determine changes in taxes based on future salary requirement and location.
- Navigate resources available.
- Describe the basics of Health Insurance.
- Generalize the basics of Life Insurance.



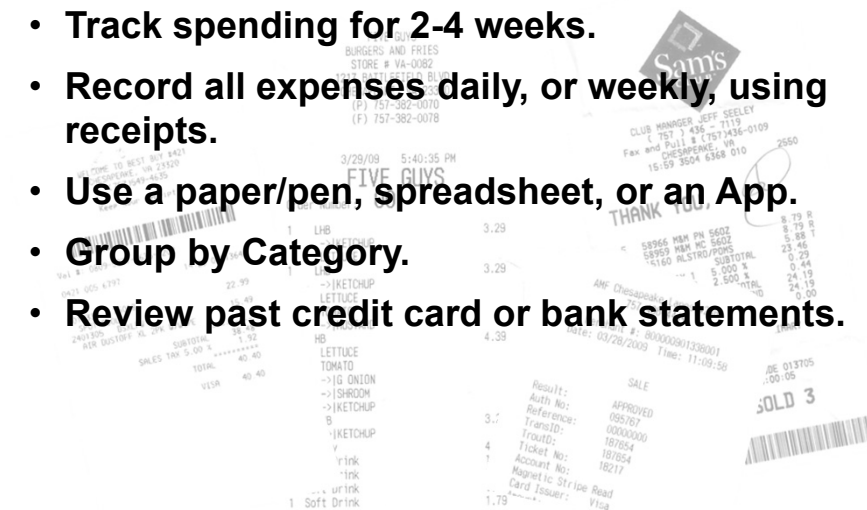
### SECTION 3: Expenses

## Living Expenses:



## Track Spending:

- Track spending for 2-4 weeks.
- Record all expenses daily, or weekly, using receipts.
- Use a paper/pen, spreadsheet, or an App.
- Group by Category.
- Review past credit card or bank statements.



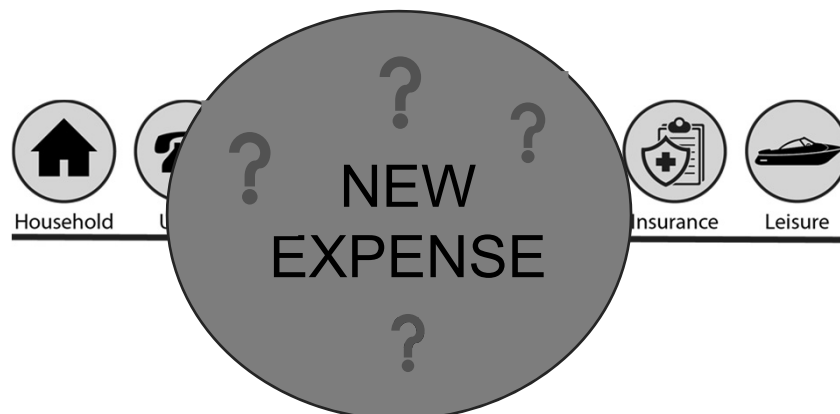
## Spending Plan Update:



### Estimate Expenses:

- Household
- Utilities
- Transportation
- Food (Groceries/Dining Out)
- Clothing/Personal
- Insurance
- Leisure

## Living Expenses:



## Cost-of-Living Changes:

**When transitioning, consider what could impact your Financial Plan:**

- Salary.
- Housing.
- Utilities.
- Taxes (including Tax Benefits for Veterans).
- Food.
- Child Care.
- Commuting costs, clothing, entertainment, school costs, climate, Health Insurance.

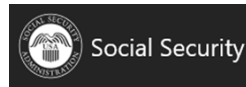
## Taxable vs Non-Taxable:

Taxable:	Non-Taxable:
Base Pay CONUS Cola	BAH BAS Clothing Allowance OCONUS Cola DLA FSA Per Diem TLA

## TAXES:

Property Tax News  
2017 1st Quarter Tax Bills NEW!

- Federal Taxes
  - FICA, Medicare, Social Security.
- Taxable Income.
- State Income Tax.
- County or City Tax.
- Automatic Extensions.
- Property Taxes.



Personal Financial Planning for Transition

January 2018

21

## Determine Your Taxes:

### SEPARATING:

<https://smartasset.com/taxes/income-taxes>

- Determine the amount of taxes you currently pay using your Taxable Income from your LES.
- Determine the tax amount of ALL your income (including Non-taxable Income).
- Determine the tax amount with the civilian equivalent salary.
- Choose a secondary location.
- Write the information in the space provided.
- Provide additional notes as needed.

Personal Financial Planning for Transition

January 2018

22

## Determine Your Taxes:

### RETIRING:

- Estimate **Pre-tax** Retirement pay using:  
<http://militarypay.defense.gov/Calculators/Active-Duty-Retirement/High-36-Calculator/>
- GO TO: <https://smartasset.com/retirement/retirement-taxes>
- Choose the state you wish to retire in.
- Complete the following information:
  - ✓ SS = \$0 (if not drawing SS).
  - ✓ Annual Retirement = Military Retirement.
  - ✓ Annual Wages = Amount needed to close the gap between Retirement Pay and Civilian Salary Equivalent.
  - ✓ Location = Zip Code.
  - ✓ Year of Birth.
  - ✓ Filing Status.

## Health Care Choices After Transitioning: Separating from Active Duty:

### Transitional Assistance Management Program (TAMP):

- 180 days, Premium-free.
- Eligibility dependent on Type of Discharge.

### Continued Health Care Benefit Program:

- Up to 18 months--Can be used after TAMP expires.
- Quarterly Premiums to be paid - \$1,275 Individual and \$2,868 Family.
- Enrollees responsible for Co-pay and Deductible.

## Retiring from Active Duty:

### Tricare for Life:

- Must enroll within 30 days of Retirement Date.
- Annual Enrollment Fees - \$277.92 Individual and \$555.84 Family.

## Civilian Health Insurance:



### Individual or Single Family:

- Purchased from the insurance company or marketplace.
- May be more expensive.
- Health Questionnaire or Physical Exam may be required.
- More choices on Coverage Plans.

### Group:

- Negotiated Group Rate; generally through Employer.
- Less expensive.
- No individual within the group can be denied coverage.
- Limited choices on plans.

Personal Financial Planning for Transition

January 2018

25

## Healthcare Terms:

- Co-Insurance.
- Co-Payment.
- Deductible.
- In-Network Cost.
- Out-of-Network Cost.
- Out-of-Pocket Cost.



Personal Financial Planning for Transition

January 2018

26

## Types of Plans:

- ✓ Preferred Provider Organizations, (PPO).
- ✓ Health Maintenance Organizations, (HMO).
- ✓ Exclusive Provider Organization, (EPO).
- ✓ Point of Service, (POS).
- ✓ Catastrophic Plan.

## Life Insurance:

### Types of Life Insurance:

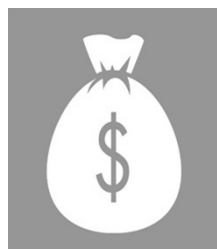
- VGLI.
- Term Life Insurance.
- Universal or Whole Life Insurance.



## DEBT:

### LEARNING OBJECTIVES:

- Create a complete list of Debts-owed.
- Determine Debt-to-Income Ratio as it relates to the Financial Well-Being Scale.
- Interpret Credit Report and Credit Score.
- Analyze the impact of Credit Score on Transition.
- How to correct errors on Credit Report.



### SECTION 4:

#### Debt

Budget

MONEY

Expense:

Personal Financial Planning for Transition

January 2018

29

## What is Your Debt?

**Debt:** An amount that is owed to another individual or bank.



### Calculate your Debt:

Determine to whom you own money, and the Minimum Payment Due each month, along with the Interest Rate.

Personal Financial Planning for Transition

January 2018

30

## Spending Plan Update:



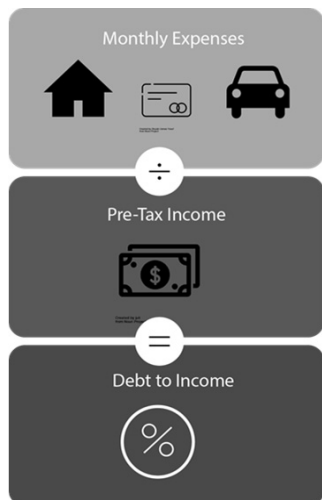
### Debt:

- Mortgage.
- Car Payments
- Credit Cards:
- Bank, Department Stores, Military Star Card, etc.

### Loans:

- Personal, Student, Consolidated Loans, etc.
- Advance Payments.
- Military Organizations, Family, Friends.

## Debt-to-Income Ratio:



**Total Minimum Monthly Payments:**

\$1,725

÷

**Gross Monthly Income (Pre-taxes):**

\$4,750

=

**The Debt-to-Income Ratio Calculation :**

$1725 \div 4750 = 0.36$

$0.36 \times 100 = 36$

**DTI: 36%.**

## DEBT to Income Ratio:

**$\leq 33\%$**   
Acceptable Level of Debt

**Under 33% -**  
Good – Debt  
at this level is  
considered  
manageable  
by Creditors.

**34% to 49%**  
Be Cautious About  
Accepting More Debt

**34% - 49% -**  
Still manageable,  
but is based on  
Personal  
Financial  
Circumstances;  
consider ways to  
lower DTI.

**$\geq 50\%$**   
Seek Financial Assistance

**Above 50% -**  
Over half of  
income is going  
to debt; which  
may limit the  
amount of Credit  
Available.

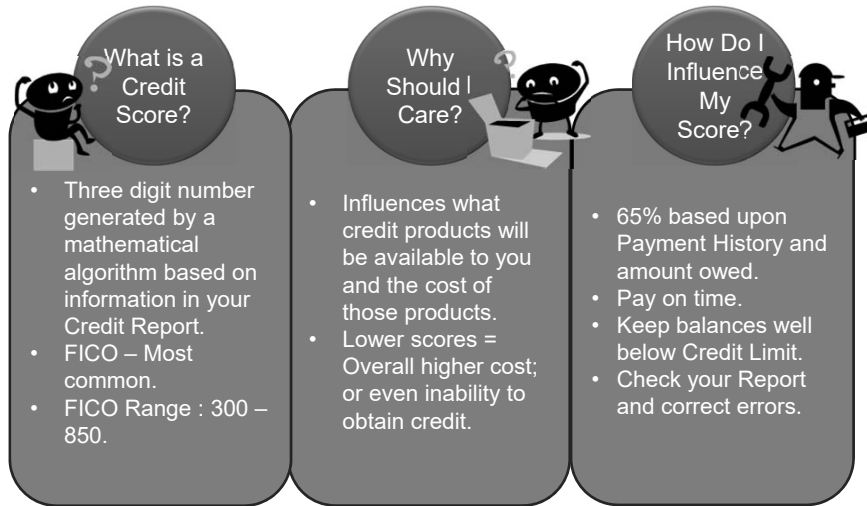
## Spending Plan Update:

### Debt-to-Income Ratio:

Add your **Debt-to-Income Ratio**  
to your **Spending Plan**.



## Credit Scores:



Personal Financial Planning for Transition

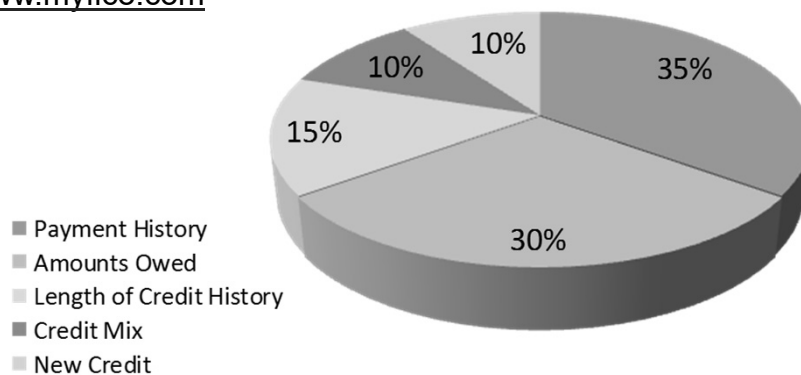
January 2018

35

## FICO Score Components:

**Fair, Isaac & Company (FICO):**

[www.myfico.com](http://www.myfico.com)



Personal Financial Planning for Transition

January 2018

36

## Credit Report Viewing: (Who and Why)



Personal Financial Planning for Transition

January 2018

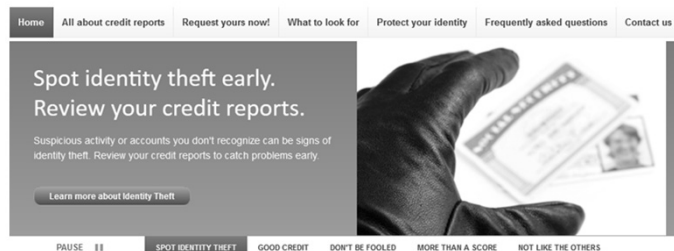
37

## Analyzing Your Credit: Report & Score



### AnnualCreditReport.com

AnnualCreditReport.com  
The only source for your free credit reports. Authorized by Federal law.



Personal Financial Planning for Transition

January 2018

38

## Credit Report Components:

### ❖ Personal Identification:

- Name.
- Address.
- Date of Birth.
- Social Security Number.

### ❖ Employment Information.

### ❖ Payment History (Trade Lines) :

- Credit Accounts.

### ❖ Inquiries:

- List of everyone who accessed your Credit Report within the last two years.



### Public Record Information:

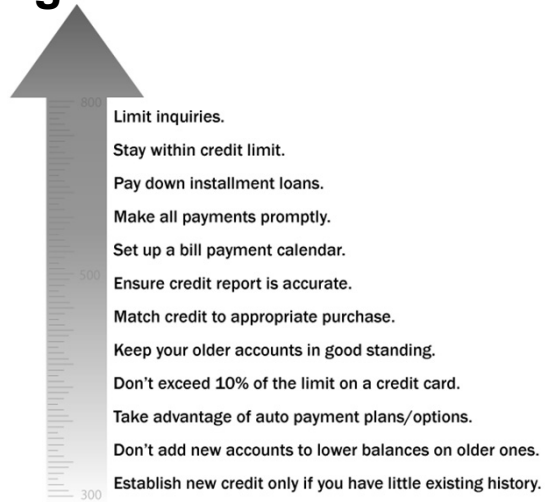
- Public Records.               -Wage attachments.
- Liens.                               -Bankruptcies.
- Judgments.                       -Foreclosures.

## Fair Credit Report Act:

**Provides protection to the consumer by regulating the collection, dissemination and use of Consumer Information. It does this by:**

- Giving you the right to know what is in your Credit Report and given a chance to dispute.
- Not having incorrect, or outdated information, remain on your Credit Report.
- Consent must be given for Credit Reports to be provided to most.
- Ability to seek damages if there is a misuse of the Credit Report.

## Improving A Score:



### Improving a Credit Score

Personal Financial Planning for Transition

January 2018

41

## Correcting A Report:

1

Use online Credit Report dispute process provided by each of the Credit Agencies:

- TransUnion
- Experian
- Equifax

FEDERAL TRADE COMMISSION

CONSUMER INFORMATION

2

More complex: Use FTC website for instructions and sample letters:  
[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

3

Consumer Financial Protection Bureau (CFPB), can also assist in resolving errors:  
[www.consumerfinance.gov](http://www.consumerfinance.gov)



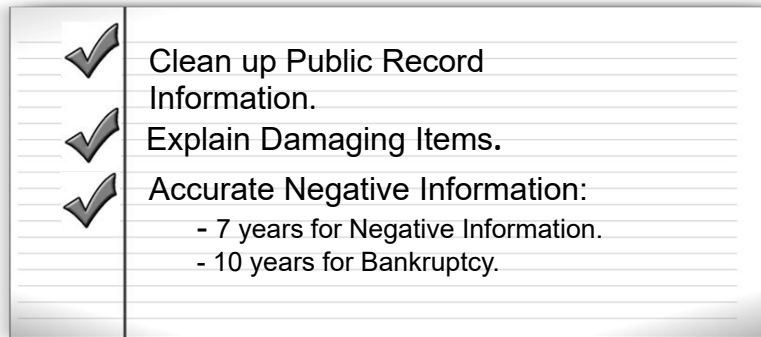
Consumer Financial  
Protection Bureau

Personal Financial Planning for Transition

January 2018

42

## Credit Report:

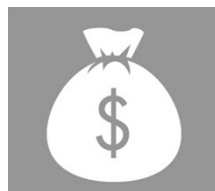


**AVOID Credit Repair Agencies**

## ASSETS:

### LEARNING OBJECTIVES:

- Define Asset and calculate Value of Personal Assets.
- Calculate Net Worth as it pertains to assets and evaluating Current Financial Situation.
- Illustrate the difference between a Defined-Benefit Plan and a Defined-Contribution Plan.
- Analyze options available for TSP when transitioning.
- Identify common Vesting Schedules.



### SECTION 5: Assets

## What is an Asset?



**According to Dictionary.com**



Items of ownership convertible into cash; total resources of a person or business, such as cash, notes and accounts receivable, securities, inventory, goodwill, fixture, machinery or real estate.



Personal Financial Planning for Transition

January 2018

45

## Savings & Investments:



**WAYS TO SAVE**

Personal Financial Planning for Transition

January 2018

46

## Retirement Plans:

### Defined–Benefit Plan

Traditional Company Pension Plan;  
Ultimate Retirement Benefit is definite,  
and determinable, as a dollar amount.

#### Examples: Military Retirement Pension



- Funded mostly by the employer.
- Responsibility for payment of the Benefit & Risk on funds invested rests with the employer.

## Retirement Plan:

### Defined-Contribution Plan-

The Contribution is defined; yet the Ultimate Benefit to be paid, is not.

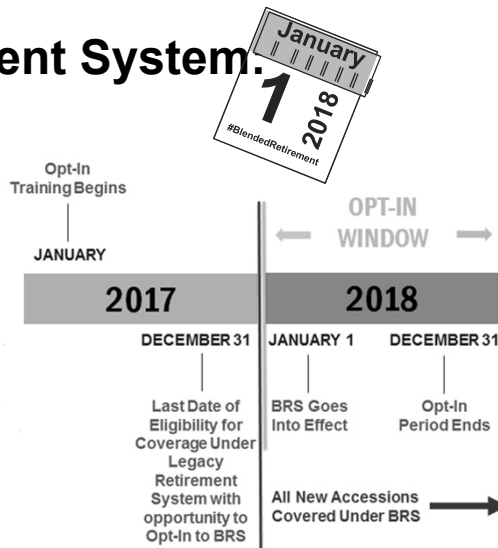
Examples are 401(k) and 403(b) plans, TSP, SIMPLE IRA, Roth IRA, SEP, Employee Stock Ownership (ESOP), and Profit Sharing.

- Contributions are from the employee.
- A portion may/may not be matched by employer.
- Each participant has an individual account.
- The Benefit at Retirement depends on Amounts Contributed + Investment Performance of Account.
- Investment Risk may rest solely with the employee due to opportunity to choose from a number of Investment Options.



## Blended Retirement System.

- Combines a Defined-Benefit Pension Plan with a Government Matching of TSP Funds, up to 4%.
- If transitioning during 2018, need to determine:
  - Eligibility for BRS
  - Financially beneficial?
- Returning as Reservist will be under Legacy with Option to change to BRS.



For more information visit:

<http://militarypay.defense.gov/BlendedRetirement>

Personal Financial Planning for Transition

January 2018

49

## Thrift Savings Plan (TSP) Options:

- Leave funds in TSP Account (if balance is more than \$200).
- Transfer your TSP into another Eligible Account (i.e., IRA, Civilian 401k).
- Transfer your TSP Account into a Qualified Annuity.
- Withdraw your TSP Funds completely.

**Contact TSP:**  
(1-TSP-YOU-FRST)  
[www.tsp.gov](http://www.tsp.gov)

***Some funds may include Tax-exempt Contributions!***

Personal Financial Planning for Transition

January 2018

50

## Early TSP Withdrawal:

**Withdrawal** is subject to both Income Tax and, if the employee is under age, 59½, the Early Withdrawal Penalty Tax of up to 10%.

### Cost of Early Withdrawal Example:

**\$10,000 Withdrawal**

- **\$2,000 Taxes**
- **\$1,000 Early Withdrawal Penalty – 10%**

---

**= \$7,000 Actually Amount Received**



## Retirement Plan Questions:

### Questions for a Potential Employer:

*“When do Company Contributions start?”*

*“When will my account be credited with 100% of Company’s Contributions as my own?”*

*“Does your Company do a Graduated or Cliff-Vesting Schedule?”*

## Net Worth:

### Assets:

What You Own

### Liabilities:

What You Owe

#### **Resources for estimating Net Worth:**

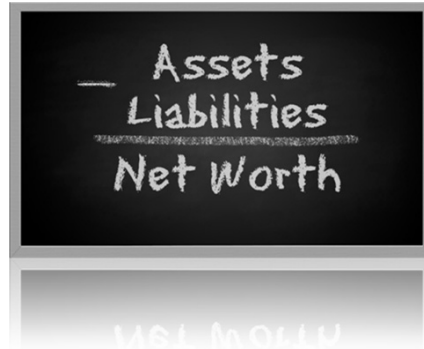
[www.savingsbond.gov](http://www.savingsbond.gov)

[www.zillow.com](http://www.zillow.com)

[www.nada.com](http://www.nada.com)

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

[www.myPay.dfas.mil](http://www.myPay.dfas.mil)



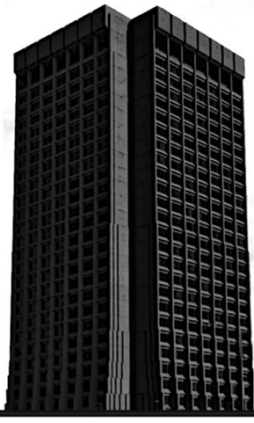
## Spending Plan Update:



### Assets:

- Current Cash Amount in Saving/Checking.
- Estimate Current Value of house/home/real estate.
- Estimate Current Value of car, jewelry.
- Estimate Current Value of TSP, Mutual Funds, Stocks, Bonds, etc.

## Benefit Comparison:

<u>Company A</u> \$45,000		<u>Company B</u> \$48,000
<ul style="list-style-type: none"><li>• 3 weeks Annual/Sick Leave.</li><li>• \$150 per Month for Parking.</li><li>• Full-Healthcare Coverage for employee.</li><li>• Free Annual Gym Membership.</li><li>• 401K with Matching up to first 5%.</li><li>• Paid Federal Holidays.</li></ul>		<ul style="list-style-type: none"><li>• 10 days Annual/Sick Leave.</li><li>• \$250 Monthly Healthcare Stipend.</li><li>• Paid Federal Holidays.</li></ul>

Which is the better offer?

## Social Security and Retirement:

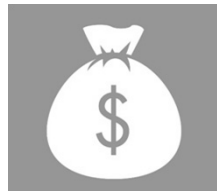
- Social Security Entitlement is based on age and amount withheld from paycheck during your working life.
- Open a “My Social Security” Account:  
<http://www.ssa.gov/myaccount/>
- Social Security Administration Retirement Estimator:  
<http://www.socialsecurity.gov/estimator/>
- Age to Begin Withdrawal from Annuities Chart:  
<https://www.ssa.gov/planners/retire/retirechart.html>



## ACTION PLAN:

### LEARNING OBJECTIVES:

- Create a plan containing next steps in the financial journey to prepare for transition.
- Identify reliable Financial Resources after transition.
- Interpret information to discover possible scams.



### SECTION 6: Action Plan

Personal Financial Planning for Transition

January 2018

57

## Action Plan:

### CURRENT FINANCIAL SITUATION

Current income with BAH, BAS, etc.	
Civilian Equivalent Salary	
Monthly Expenses	
Total Debt	
Debt-to-Income Ratio	
Total Assets	
Net Worth	
NOTES:	

Personal Financial Planning for Transition

January 2018

58

## Action Plan:

Financial Goals:

Short Term Goal:	
Med Term Goal:	
Long Term Goal:	
NOTES:	

<b>Ways to increase Income:</b>	<b>Ways to decrease Expenses:</b>	<b>Ways to decrease Indebtedness:</b>
---	---------------------------------------	---

Personal Financial Planning for Transition

January 2018

59

## Preparing for Transition:

Visit Base Legal (JAG) to update:

- ✓ Will.
- ✓ Power of Attorney (POA).
- ✓ Trusts (as needed).
- ✓ Medical Directive or Medical POA.
- ✓ Living Will.
- **Ensure information on Designated Beneficiaries is current, and correct.**
- **No longer protected by:**
  - ✓ Service Member Civil Relief Act.
  - ✓ Military Lending Act.
  - ✓ IRS – Special Tax Breaks.

Personal Financial Planning for Transition

January 2018

60

## Accessing myPay:

### Time to access:

- Separating-
  - 13 months only.



### Retiring:

- 13 months for Statements from "In-Service" period.
- New Login Credentials will arrive when your Retired Pay Account is established.

### To maintain access:

- Login using a Personal Device to:
  - Update email and physical address.
  - Update security questions and review Personal Settings.
  - Print/save a copy of all W2s for the last 13 months.



## Preseparation Resources:



## Post-Transition Resources:



\*This does not constitute a formal DoD endorsement of any company, its products, or services.\*

Personal Financial Planning for Transition

January 2018

63

## Financial Planning Wrap Up:

### Final Steps:

- ITP: Complete **Block 1: Section C** in your ITP for **Financial Planning**.
- **CRS: Complete a 12 Month Post-Military Budget/Army Transition Spending Plan.**
- Make an **appointment** with Installation Financial Counselor, if necessary.
- Complete the Course Assessment: **Financial Planning.**

[www.dmdc.osd.mil/tgpsp](http://www.dmdc.osd.mil/tgpsp)

Personal Financial Planning for Transition

January 2018

64

# Personal Financial Planning for Transition - Part 2: Guide w/Army Transition Spending Plan

## FINANCIAL GOALS

### COMPETENCY

*Formulate short-term and long-term financial goals based on your understanding of your current financial situation.*

### LEARNING OBJECTIVE

- Define short-, medium-, and long-term financial goals
- Determine a short-, medium-, and long-term financial goal/s

### FINANCIAL GOALS

#### **What is a financial goal?**

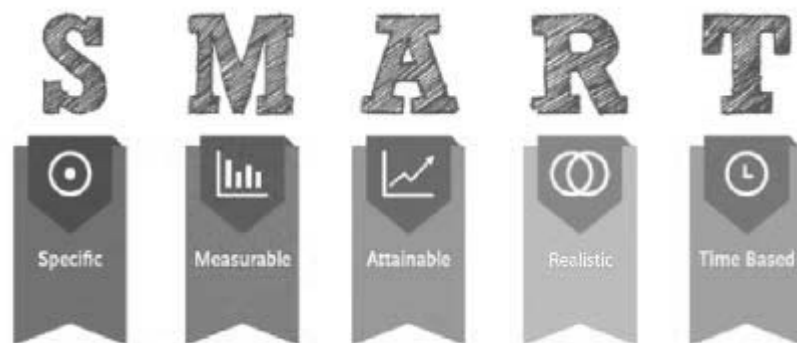
A financial goal is an objective which is based on money. These goals can be further defined by time objectives to create short-, medium-, or long-term goals.

An important part of a financial goal is the length of time in which you expect to achieve this goal. There are three basic timelines:

- Short-term: less than 2 years
- Medium-term: between 2 and 5 years
- Long-term: greater than 5 years

Examples of financial goal statements:

- Pay off \$9,000 in credit card debt in 12 months. (The 12 months should have an end date to be more specific.)
- Build my emergency fund to \$10,000 within 2 years.
- Pay off student load debt early by increasing payment amount by \$200 each month.
- Create a house down payment fund by creating an automatic transfer of 10% of each paycheck into a separate account.
- When setting any goals, but especially financial goals , it is important to be SMART:



- **SPECIFIC:** state the goal in terms that are clear; to be rich is undefined and vague.
- **MEASURABLE:** have a clear definition of success so you will know when you have reached your goal and be able to celebrate; to have credit card debt below \$500.
- **ATTAINABLE:** be sure you can attain the goal, but set one that shows an improvement over your current situation; having a million dollars in the bank after 1 week is not attainable by most standards and situations.
- **REALISTIC:** is the goal realistic based on your situation; it may be achievable to save \$1000 a month when you make \$2000 a month, but is it realistic based on your life situation?
- **TIME-BASED:** goals need to have a specific time limit in which to achieve the goal; add days, weeks, months, years.



#### ACTIVITY: Financial Goals for Transition

DIRECTIONS: Write three SMART financial goals in the box below: one short, one medium, and one long-term financial goal.

#### FINANCIAL GOALS

1.	
2.	
3.	
NOTES:	

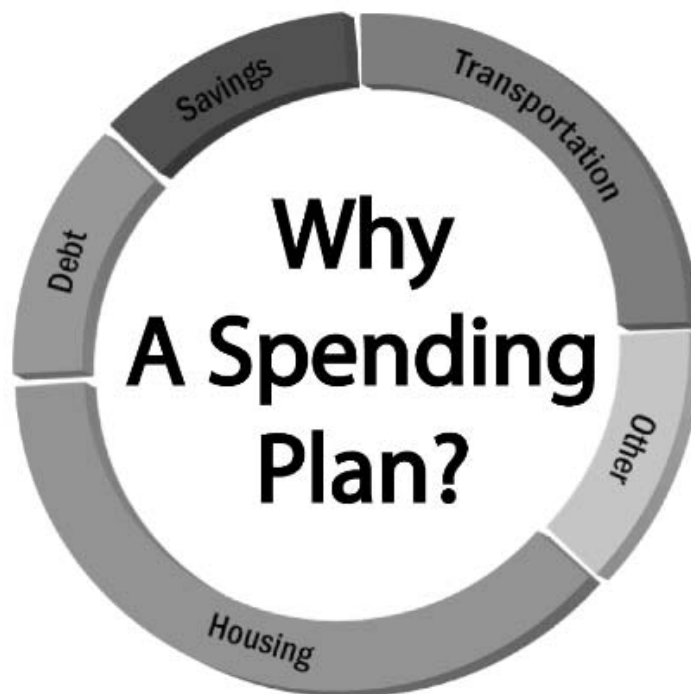
#### SPENDING PLAN — ALSO CALLED A BUDGET

You may be thinking, “Why are we devoting time to developing a budget or spending plan? Haven’t we done this before? This is supposed to be about transition.” The answer to all your questions is yes; however, remember the goals established during your pre-separation counseling? Are you attending college or career technical school when you separate, starting your own business, or joining the civilian job market? Each of these three choices comes with its own set of financial questions. If you are attending school, you should have the VA educational benefits, but that may not cover all the expenses. If you are starting your own business, it could take some time to realize a profit. If you are joining the civilian job market — it may take a few months to find a job that will cover your living expenses. How are you going to support yourself and/or your family in the

meantime? How will you make ends meet during this transition period? The spending plan is a tool to help build a financial plan to meet your transition goals.

Developing a spending plan should not be a new experience. This is something that should have been created during one of the many Financial Readiness seminars, but it may have been awhile since you reviewed it. No matter if you just reviewed it or it has been a while, it is important to carefully examine financial details of a spending plan during a major life transition, such as leaving the military. For the next few hours, you will work with tools that can help you improve your understanding of your financial situation. Many of the topics which will be covered during this course should be familiar to you from prior classes so the basics will not be fully explained. If you have a question specific to your financial situation, it is recommended you schedule an appointment with a financial counselor on the installation.

As you proceed through this course, there are activities which will assist you in gathering the information required to create your Service-specific spending plan or update your current one. Follow the instructions provided by the facilitators to complete the spending plan. Having a projected 12-month budget after transition is the Career Readiness Standard (CRS) for the Financial Planning module.



# INCOME

## COMPETENCY

*Evaluate current financial and salary information in order to determine salary requirements after transition.*

## LEARNING OBJECTIVES

- Determine current military salary with compensation
- Compare current military salary to civilian equivalent to predict future salary requirements

## INCOME

Review of the common terms used when discussing income:

- **Gross Income** – An individual’s total personal income (pay and allowances), *before* accounting for taxes and other deductions.
- **Net Income** – Personal income minus taxes and any other deductions or automatic allotments. This is the amount deposited in your account each payday.

For example, the LES says an income of \$2,000 per month (gross income) but the bank only receives \$1,500 per month (net income).

**Total pay + allowances =  
Gross Income**

LES says income of \$2,000  
(Gross Income)

Bank receives \$1,500  
(Net income)

**Gross income – tax deductions –  
additional deductions such as  
allotments =  
Net Income**

You can think of “net income” as the amount of money you “take home” from each paycheck.

## LEAVE AND EARNINGS STATEMENT

Most of you are probably aware and understand how to read your leave and earnings statement (LES). This becomes even more important when it comes to understanding what will change after transition.

### Entitlements:

This includes the amounts of money that you receive in your paycheck due to base pay, BAS, BAH, Dive Pay, Fly Pay, COLA – what is important to remember is that only SOME of these are taxable.

DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT																			
ID	NAME (Last, First, MI)		SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED									
	[REDACTED]		[REDACTED]	E5	030710	07	141205	ARMY	4818	1-30 APR 11									
ENTITLEMENTS			DEDUCTIONS			ALLOTMENTS			SUMMARY										
Type		Amount	Type		Amount	Type		Amount	+Amt Fed .00										
A	BASE PAY	2520.20	FEDERAL TAXES		140.45	NMCRS ALLOTMENT		179.40	+Tot Ent 5942.74										
B	BAS	325.04	FICA-SOC SECURITY		110.05	TRICARE DENTAL		31.72	-Tot Ded 1967.92										
C	BAH	1980.00	FICA-MEDICARE		37.99	BANK ACCT ALLOT		350.00	-Tot All 3256.12										
D	FLY PAY	190.00	SGLI		27.00	BANK ACCT ALLOT		715.00	+Net Amt 718.70										
E	COLA	827.50	AFRH		50	PRIVATIZED HOUSING		1980.00	-Cr Fed .00										
F			PARTIAL PAY		521.50				+EOM Pay 718.70										
G			PARTIAL PAY		521.50														
H			PARTIAL PAY		521.50														
I			SGLI FAM/POUSE		5.00														
J			TSP		131.01														
K			DEBT		368.34														
L			MID-MONTH PAY		596.00														
M																			
N																			
O																			
TOTAL		5942.74			1967.92			3256.12											
LEAVE		BF Bal 35.8	Emd 17.5	Used 10	Cr Bal 42.5	ETS Bal 150.5	Lv Lost .0	Lv Paid .0	Use/Lose .0	FED TAXES 2679.19	Wage Period 0700.06	Wage YTD M 82	Ex .00	Add'l Tax .00	Tax YTD 490.60				
FICA TAXES		Wage Period 2520.20	Soc Wage YTD 19480.80	Soc Tax YTD 440.29	Med Wage YTD 19480.80	Med Tax YTD 151.96	STATE TAXES AK .00	St Wage Period .00	Wage YTD M 82	Ex .00	Tax YTD .00								
PAY DATA		BAQ Type WIDEP	BAQ Depn 89703	VHA Zip .00	Rent Amt .00	Share 1	Stat R	JFTR AK049	Depns 5	2D JFTR	BAS Type	Charity YTD .00	TPC 152YMAB0	PACIDN					
THRIFT SAVINGS PLAN (TSP)		Base Pay Rate \$	Base Pay Current .00	Spec Pay Rate .00	Spec Pay Current .00	Inc Pay Current .00	Inc Pay Current .00	Inc Pay Current .00	Bonus Pay Rate .00	Bonus Pay Current .00									
		TSP YTD Deductions 524.04				Deferred 524.04				Exempt .00									
REMARKS: YTD ENTITLE 23726.92 YTD DEDUCT 4122.58																			
<p>IF TSP ELECTION AMT EXCEEDS NET AMT DUE, TSP WILL NOT BE DEDUCTED.</p> <p>-IF YOU RECEIVED APRIL MID-MONTH PAY, YOU WERE PAID FROM 1-8 APR 11 BECAUSE OF AN UNSIGNED BUDGET TO PAY BEYOND 8 APR. HOWEVER, AFTER THE BUDGET WAS SIGNED YOU RECEIVED PAYMENT FOR 9-15 APR AS A CASUAL PAY, MAKING YOUR MID-MONTH APRIL 2011 WHOLE.</p> <p>-REVIEW YOUR LES EVERY MONTH TO ENSURE YOU ARE RECEIVING THE CORRECT PAY AND ENTITLEMENTS. IF NOT, SEE YOUR COMMANDER AND PAYMASTER TODAY.</p> <p>-WOUNDED, INJURED, OR ILL? SHARE YOUR CONCERNS. CALL WOUNDED SOLDIER AND FAMILY HOTLINE AT 1-800-684-8523.</p> <p>-DFAS IS NOW ON FACEBOOK AT WWW.FACEBOOK.COM/DEFENSEFINANCEANDACCO</p>																			
<p>UNTINGSERVICE.</p> <p>TAX EXEMPT LV BAL = 9.0.</p> <p>MIL PAY/ALLOW DEBT BAL \$204.16</p> <p>MIL PAY/ALLOW DEBT BAL \$112.50</p> <p>MIL PAY/ALLOW DEBT BAL \$81.66</p> <p>TOTAL INDEBTEDNESS \$261.00(111)</p> <p>PARTIAL PAYMENT TO EFT 110413</p> <p>PARTIAL PAY 110415(097)</p> <p>CANCEL PARTIAL PAY 110415(101)</p> <p>RESUME INDEBTEDNESS 110412(102)</p> <p>RESUME INDEBTEDNESS 110412(102)</p> <p>RESUME INDEBTEDNESS 110412(102)</p> <p>BAH BASED ON WIDEP, ZIP 99703</p> <p>BANK USAA FEDERAL SAVINGS BANK</p> <p>ACCT # [REDACTED]</p> <p>COLA LOCATION - FAIRBANKS ALASKA</p>																			

DFAS Form 702, Jan 02

WWW.DFAS.MIL

Income is any source that provides a regular supply of money, such as employment, investments, or a pension. For your spending plan, it is important to consider these additional sources of income. Does your spouse have an income? Do you have a second job? Are you receiving income from investments? Do you receive child support or alimony? All sources of income need to be considered.

## SPENDING PLAN UPDATE - INCOME



Now is the time to review the income section of the spending plan. Follow the directions provided by your facilitator and fill in the appropriate areas.

Include:

- Income from LES to include all entitlements
- Spouse income
- Income from additional sources

## CIVILIAN SALARY EQUIVALENT

Now that you know your current income, we can determine the civilian equivalent based on your current salary in the military.

One way to determine your civilian equivalent is to use the Regular Military Compensation (RMC) calculator.

<http://militarypay.defense.gov/Calculators/RMC-Calculator/>

Two examples are provided below.

B. Hardy, E5, single and H. Smith, O6, married.

B. Hardy, E5, single, living in Washington DC with 4 years of Service. His annual basic pay is just over \$32,000, adding in BAH and BAS brings his full compensation to \$59,000.

**RMC Calculator**

Grade

Years of Service

Tax Filing Status

Family Size, Including Yourself

Living OCONUS or Not Receiving BAH

ZIP Code of your Permanent Duty Station

E-5

4

Single

1

☐ Yes ☒ No

20002

Calculate RMC

Note: Final display of your results may take a few moments while the browser processes your selected tax data. Results will appear below when complete.

Grade	E-5
Years of Service	4
Tax Filing Status	Single
Living OCONUS or Not Receiving BAH?	false
Living OCONUS?	N/A
ZIP Code of your Permanent Duty Station	20002
Annual Basic Pay	\$32,029.20
Annual Basic Allowance for Housing	\$22,464.00
Annual Basic Allowance for Subsistence	\$4,419.48
Non-Taxable Allowances (BAH + BAS)	\$26,883.48
Number of Exemptions for Previous Calendar Year	1
Personal Exemption Amount	\$4,050.00
Standard Deduction	\$6,350.00
Total Deductions	\$10,400.00
Taxable Income (Annual Basic Pay - Total Deductions)	\$21,629.20
Tax Rate	15%
Gross Up	\$31,627.62
Tax Advantage	\$4,744.14

**Total Regular Military Compensation (RMC): \$63,656.82**

The calculator shows B. Hardy will need a salary of \$64,000 to meet current financial obligations and maintain his life style.

H. Smith is a retiring O-5, married with 2 children and lives in San Antonio, TX. Her base pay is approximately \$105K; total compensation with BAH and BAS is approximately \$134K.

**RMC Calculator**

Grade

Years of Service

Tax Filing Status

Family Size, Including Yourself

Living OCONUS or Not Receiving BAH

ZIP Code of your Permanent Duty Station

O-5 ▼

20 ▼

Married Filing Jointly ▼

4

☐ Yes ☒ No

78150

Calculate RMC

Note: Final display of your results may take a few moments while the browser processes your selected tax data. Results will appear below when complete.

Grade	O-5
Years of Service	20
Tax Filing Status	Married Filing Jointly
Living OCONUS or Not Receiving BAH?	false
Living OCONUS?	N/A
ZIP Code of your Permanent Duty Station	78150
Annual Basic Pay	\$105,577.20
Annual Basic Allowance for Housing	\$25,020.00
Annual Basic Allowance for Subsistence	\$3,043.56
Non-Taxable Allowances (BAH + BAS)	\$28,063.56
Number of Exemptions for Previous Calendar Year	4
Personal Exemption Amount	\$16,200.00
Standard Deduction	\$12,700.00
Total Deductions	\$28,900.00
Taxable Income (Annual Basic Pay - Total Deductions)	\$76,677.20
Tax Rate	25%
Gross Up	\$37,418.08
Tax Advantage	\$9,354.52

**Total Regular Military Compensation (RMC): \$142,995.28**

The calculator shows H. Smith will need a salary of \$143,000 to meet current financial obligations and maintain the family's life style, in San Antonio, TX.

## SALARY DIFFERENCE

This may seem to be an overly inflated number, but this is the reality of taxable versus non-taxable income.

Many of your entitlements, which are non-taxable in the military (Basic Allowance for Housing and Basic Allowance for Subsistence), would be taxed at the full monetary value in the civilian sector. Therefore, to find a civilian equivalent, the entitlements must be figured in and the taxes deducted from that total amount.



**WEBSITE ACTIVITY:** Determine the CIVILIAN SALARY EQUIVALENT

**DIRECTIONS:** Using the RMC Calculator on MilitaryPay.com, determine the civilian salary equivalent based on your current location:

<http://militarypay.defense.gov/Calculators/RMC-Calculator/>

1. Provide the information requested on the RMC calculator
  - Rate/rank (when transition occurs)
  - Years of Service
  - Tax filing status (single, married filing jointly, married filing separately, head of household).
  - Family size ( type 1, if it is only you)
  - Living OCONUS or Not Receiving BAH
  - ZIP code of where you are currently living or where you plan to relocate
2. Click **CALCULATE RMC**
3. Write the amount in the box below
4. Repeat using a second location
5. Provide additional notes as needed

## CIVILIAN SALARY EQUIVALENT

Current Location (zip code)	
Civilian Salary Equivalent	
Possible Second location (zip code)	
Civilian Salary Equivalent	
NOTES:	

# EXPENSES

## COMPETENCY

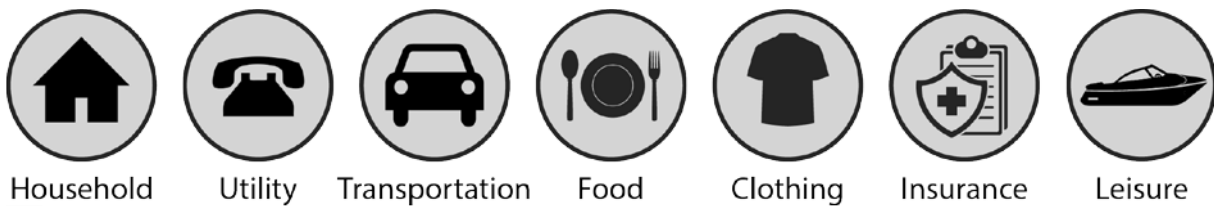
*Evaluate current expenses and compare to expenses that will change and affect your income after transition.*

## LEARNING OBJECTIVES

- Create a list of current expenses and utilize a method to track expenses
- Compare cost of living at current and 2<sup>nd</sup> location
- Determine changes in taxes based on future salary requirement and location
- Describe the basics of health insurance
- Describe the basics of life insurance

## EXPENSES OR LIVING EXPENSES

Expenses are the daily, weekly, and monthly items you pay in order to live – groceries, utilities, clothing, childcare, entertainment, etc. This includes ALL items where cash, debit, credit, or any other method of payment is used to make a purchase. This does not include debt, which will be discussed in the next section.



## Types of Expenses

The unknown expense is the one that can send your budget off track. This is commonly found at the end of the pay period. The money is gone, but you have no idea where it went. It went into the unknown expense. It is best to avoid this cycle, if possible.

## TRACKING EXPENSES

Living expenses take up the majority of your income. Fixed expenses include rent, car payments, and insurance. There are also those variable expenses that change depending on the time of year; electric may be more expensive during the summer when you use the air conditioner. This group may not be fixed, but you know and can generally estimate these variances. There are other expenses which are covered through disposable income. These include items such as eating out, going to the movies, in-app purchases, stopping by the coffee shop, or eating lunch out. This is the group of expenses where you can easily lose track of where the money is spent. A \$5 latte per day may not seem like much, but that amounts to over \$100 per month. The \$7 per day spent eating out for lunch quickly adds up to \$70 per pay period.

Consider tracking your expenses for a few weeks or months to determine how much is spent on these seemingly expensive items.

## HOW TO TRACK EXPENSES

There are many ways to track your expenses; the way you track is a personal preference. As there is no “correct” way, the best way is the way that is easy and understandable so you will use it consistently.

- Use a free app to track spending; many can be found in the app store
- Keep a small notebook with you to record every purchase (cash/credit/debit)
- Keep receipts from every purchase and total them up at the end of the week
- Create your own log using computer software such as Excel or Word

How you track is not as important as the tracking itself. However you choose to track your spending, be sure to write down **all** purchases.

## SPENDING PLAN UPDATE - EXPENSES

Now is the time to review the EXPENSES section of the spending plan. Follow the directions provided by your facilitator and fill in the appropriate areas.

Include:



- Rent
- Estimate utilities
- Estimate grocery expenses
- Personal grooming
- Other expenses

## CHANGES TO EXPENSES AFTER TRANSITION

As you transition, many things will change including current expenses. But how and in what way will your transition change your expenses?

- Will the expenses decrease?
- Will expenses increase?
- Will there be new types of expenses?
- Will there be a decline in income?



The reality is--some expenses will decrease, some will increase, and new expenses will occur.

Depending on where you live, expenses for groceries, gas, utilities, and housing may decrease, especially if you are moving to an area with a lower cost of living or moving in with family, friends, or roommates; however, these same expenses may increase if you are living in the barracks and now have to find a place to live or if you are moving to an area with a higher cost of living.

Take the time to think through what may be a new or unexpected expense as these new or unexpected expenses can easily turn into debt, especially since your income may decline for a short period of time.

It is important to consider the cost of living if you are seeking to relocate after transition.

## EXPENSE OF RELOCATION

After transition you may still have one move provided by the military. Even if the military pays for your final move, there are still expenses associated with relocation that need to be considered.

When researching relocation cost and cost of living, the following should be evaluated:

- What is it going to take to move and how much will be out of your pocket?
  - Moving truck, supplies, people
  - Transportation (gas, car repairs, lodging, food)
  - Down payment or first/last month rent ( security deposit, pet deposit)
  - Costs to set up residence (paint, curtains, tools, state vehicle tags/registration)
  - Costs to set up utilities (no military waiver/discount anymore)
  - Children or pet costs (prior, during, and after the move)
  - Changes to insurance coverage and additional costs (vehicle, renters, or homeowners)
  - Furniture/appliance purchases

## CHANGES TO COST OF LIVING

If you are seeking to relocate after transition, it is important to understand the financial impact this may have on your salary needs and expectations. Some factors to consider include:

- Salary
- Housing
- Utilities
- Taxes (including tax benefits for Veterans)
- Food, child care, commuting costs, clothing, entertainment, school costs, climate, medical insurance

To understand the extent of the differences in cost of living and the impact this will have on your salary requirements, there are a few different websites to use:

- <http://www.bestplaces.net>
- <http://www.bankrate.com>
- [www.money.cnn.com/calculator/pf/cost-of-living](http://www.money.cnn.com/calculator/pf/cost-of-living)
- <http://www.payscale.com/cost-of-living-calculator>

Let's revisit B. Hardy and H. Smith:

Hardy, upon learning salary requirements in Washington, DC, decided to look at other locations. He has family in Raleigh, NC, which is a larger city where he should be able to get a job. But how much would he need to make and what is the difference in the cost of living in NC compared to Washington, D.C.?

Using BankRate.com, B. Hardy found the following:

Change the values below and refresh listing to view the comparison.

City you are moving from:

City you are moving to:

Enter your current income:\$

**Refresh Listing**

Equivalent income in the city you are moving to: **\$39455.04.**  
You may take a **38.35%** decrease and still maintain your standard of living.

Product	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Raleigh NC Metro	Difference
Home Price	\$801,674.33	\$221,534.33	\$580,140.00
Payment + Interest	\$2,850.29	\$790.42	\$2,059.87
Apt. Rent	\$2,091.82	\$716.89	\$1,374.93
Total Energy	\$162.58	\$147.80	\$14.78

Most of his expenses would go down, as would his salary requirements, which is what would be expected when moving out of Washington, D.C.

H. Smith and her family are seeking to move to a location where her retirement pay will not be taxed; something that was not a consideration for B. Hardy. H. Smith has been interviewing with a company in Boston, MA. What salary range would H. Smith need to request to be equivalent to her current salary with all the compensations?

According to BankRate.com:

Change the values below and refresh listing to view the comparison.

City you are moving from: San Antonio-New Braunfels TX Metro - San Antonio TX

City you are moving to: Boston MA Metro Div.

Enter your current income:\$ 143000

**Refresh Listing**

Equivalent income in the city you are moving to: **\$236367.70.**  
Percent increase to maintain standard of living: **65.29%.**

Product	San Antonio-New Braunfels TX Metro - San Antonio TX	Boston MA Metro Div.	Difference
Home Price	\$208,293.33	\$553,220.00	\$344,926.67
Apt. Rent	\$848.39	\$2,261.95	\$1,413.56
Payment + Interest	\$750.48	\$1,952.71	\$1,202.23
Total Energy	\$133.30	\$292.18	\$158.88

H. Smith's income will need to be significantly higher than her current income to adjust for the cost of living in Boston.

These are not the only considerations to be made when viewing cost-of-living information. The information provided by any of the cost-of-living calculator websites is incomplete and many have differing numbers. Take time to think about your situation and research the area before determining if a particular location will fit your personal and financial needs after transition.



**WEBSITE ACTIVITY:** Determine the COST OF LIVING at a new location after transition

**DIRECTIONS:** Using the BankRate.com website, find the location based salary equivalent:

<http://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>

1. Write your new location in the box provided
2. Determine your new salary based on location and using civilian salary equivalent
3. Write the amount in the box below
4. Determine a secondary location and repeat the calculations.
5. Review housing adjustment. Is it higher or lower than your current housing price?
6. Provide additional notes as needed

### COST OF LIVING

1 <sup>st</sup> Location (city, state)	
Salary adjustment for location	
Housing difference for location	
2 <sup>nd</sup> Location (city, state)	
Salary adjustment for location	
Housing difference for location	
NOTES:	

## FEDERAL, STATE AND LOCAL TAXES

Taxes are one of the most important changes to understand as you transition. During your time in the military, certain parts of your income were non-taxable.

### WHAT IS TAXABLE? WHAT IS NON-TAXABLE?

While in the military, certain allotments and entitlements are non-taxable. It is important to understand the differences because what is taxable during military service and what is taxable after you transition can affect your net income. Generally, items labeled “pay” are taxable, but there are some exceptions to that rule. Using your LES, determine which entitlements are taxable/non-taxable and list them in the boxes below.

TAXABLE	NON-TAXABLE

These previously non-taxable items, are fully taxable as a civilian when included as part of your civilian gross income, which helps to explain the previous section where the civilian equivalent of your current income was determined. One reason it may seem to be unreasonably high is the increase in taxes due to the increase in taxable income which needs to be accounted for in the civilian sector. Basically, the amount of taxes you pay will increase, thereby decreasing the amount of net income, i.e. your take home pay.

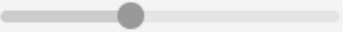
## UNDERSTANDING HOW TAXES AFFECT YOUR INCOME

The following are changes that you need to prepare for:

- **Paying State Income Tax:** You may not have been paying state income tax while in the military depending on the state you listed as your home residence (such as Florida or New Hampshire); however, as a civilian, you may start paying an income tax depending on your location.
- **All Income is Taxable:** Also, while in uniform you have been receiving compensation that is not taxable. Except in a few circumstances, ALL your civilian salary will be taxed at both the federal and state levels. In some areas, county and city taxes may also be assessed on your income.
- **No Automatic Extensions:** You will no longer receive an automatic extension on the April 15 tax filing deadline, unless you specifically request it. Remember, the IRS will charge interest on any unpaid amount due on the April 15 deadline.
- **Property Taxes:** You may have been exempt from certain local and/or property taxes while you were serving that you will now be responsible for paying. You may have also received substantially discounted rates for vehicle registration and tags by registering as a military non-resident where you were stationed.

To understand the complete tax burden for a location and salary amount, use the following website: <https://smartasset.com/taxes/income-taxes>

B. Hardy: Estimated civilian equivalent \$63,656

Household Income \$ 63,656 	Location Washington Navy Yard, DC	Filing Status Married
v Advanced		

**Your Federal Income Tax Plus FICA : \$9,428**

#### Your Income Taxes

Tax Type	Marginal Tax Rate	Effective Tax Rate	Tax Amount
Federal	15.00%	7.16%	\$4,558
FICA	7.65%	7.65%	\$4,870
State	6.50%	3.70%	\$2,356
Local	0.00%	0.00%	\$0
Total Income Taxes			\$11,784
Income After Taxes			\$51,872

#### Your Tax Breakdown

Income Tax	\$11,784
Sales Tax	\$863
Fuel Tax	\$185
Property Tax	\$1,431
Total Estimated Tax Burden	\$14,262

Percent of income to taxes = 22%

#### Total Estimated Tax Burden

**\$14,262**



## SEPARATION TAX CALCULATIONS



WEBSITE ACTIVITY: Determine your taxes after transition

DIRECTIONS: Find the 3 tax amounts using:

<https://smartasset.com/taxes/income-taxes>

1. Enter your Civilian Salary Equivalent as the Household Income
2. Enter a location
3. Indicate Filing Status
4. Choose a secondary location
5. Write the information in the space provided below
6. Provide additional notes as needed

### TAXES FOR CIVILIAN SALARY EQUIVALENT:

1 <sup>st</sup> Location (city, state, zip)	
1 <sup>st</sup> Location - Taxes based on civilian salary equivalent	
2 <sup>nd</sup> Location (city, state, zip)	
2 <sup>nd</sup> Location - Taxes based on civilian salary equivalent	
NOTES:	

## RETIREMENT TAX CALCULATIONS

H. Smith: Estimated civilian equivalent \$142,995;

<https://smartasset.com/retirement/retirement-taxes>

Annual Social Security Income \$ 0	Annual Retirement Account Income \$ 50,000	Annual Wages \$ 95,000
Location 73301	Year of Birth 1982	Filing Status Married
Add Pension		

You will pay \$0 of Texas state taxes on your pre-tax income of \$145,000

### Your Tax Breakdown

Federal	\$34,853
State	\$0
Local	\$0
Total Taxes	\$34,853



*NOTE: using [militarypay.mil](http://militarypay.mil) to estimate retirement pay at \$50,000 – leaving a gap of \$95,000 for annual wages estimation to fulfilled the \$145,000 civilian salary equivalent.*



WEBSITE ACTIVITY: Determine your taxes with retirement pay  
(Calculating taxes for retirees requires you to first determine your pre-tax retirement pay.) DIRECTIONS:

1. Estimate **pre-tax** retirement pay using  
<http://militarypay.defense.gov/Calculators/Active-Duty-Retirement/High-36-Calculator/>
2. GO TO: <https://smartasset.com/retirement/retirement-taxes>
3. Choose the state where you wish to retire
4. Complete the following information:
  - SS = \$0 (if not drawing SS)
  - Annual Retirement = military retirement
  - Annual wages = amount needed to close the gap between retirement pay and civilian salary equivalent
  - Location = zip code
  - Year of birth
  - Filing Status
5. Choose a secondary location
6. Write the information in the space provided
7. Provide additional notes as needed

## TAXES FOR RETIREMENT

Retirement Pay	
Annual Wages: Amount used for gap between retirement pay and civilian salary equivalent	
1 <sup>st</sup> Location for Retirement (city, state, zip)	
1 <sup>st</sup> Location Tax Amount	
2 <sup>nd</sup> Location for Retirement (city, state, zip)	
2 <sup>nd</sup> Location Tax Amount	
NOTES:	

## HEALTH CARE

Healthcare and health insurance could be considered two of the best benefits provided by the military. While in the Service, if you are on Tricare Prime, you have become accustomed to having your health/medical benefits completely covered. There has been no need to worry about the cost of medicines, co-pays, or if the doctor is in your network. Decisions about healthcare and health insurance are important and should be considered carefully. Most importantly, you will be required to have healthcare insurance after transition and even with insurance, you will still have medical expenses. Be prepared, know your options, and make informed decisions.

## IMMEDIATELY AFTER TRANSITION

Healthcare insurance is different for separatees and retirees. If retiring, you have 30 days to sign up for Tricare from your date of retirement or there may be penalties; 60 days if you are choosing another option such as insurance through an employer or the marketplace.

Depending on your type of separation, you **may** qualify for transition healthcare insurance. Transition Assistance Management Program (TAMP) offers the same coverage available under Tricare, but is only available for 180 days after your date of separation. Following TAMP, Tricare offers Continued Health Care Benefit Program (CHCBP), which can offer coverage for up to 18 months. There is a quarterly premium, co-pay, and deductible associated with CHCBP.

For more information and to determine eligibility in any of these coverage options, go to [www.tricare.mil](http://www.tricare.mil).

For members of the National Guard and Reserve, the eligibility requirements are different. Visit [www.tricare.mil](http://www.tricare.mil) for more detailed eligibility information.

## THINGS TO KNOW BEFORE YOU CHOOSE YOUR PLAN

Before you choose your plan, there are three topics you need to understand:

- Your total cost for health care
- Basic terminology
- Plan and networks types – HMO, PPO, POS, EPO

### INDIVIDUAL OR GROUP INSURANCE

Healthcare is generally provided in two ways, individual and group health insurance. The main difference is how and with whom the insurance is generally negotiated. For group insurance, the negotiation is between an insurance company and a group (such as a company). Negotiating allows the group to possibly obtain a better price than an individual, as the group will consist of both healthy individuals who will still pay their premiums and those who will use the insurance more often. Due to this group negotiation, the cost to the individual within the group plan may be less and, individuals within the group cannot be denied coverage; however, there may be fewer choices of coverage types or networks.

Since this is generally the option used by employers, your future employer can provide details on each of the coverage plans they offer and can answer any questions you might have.

Individual plans are between you and the insurance company. These plans may be more expensive, and there may be a questionnaire or physical exam involved before you receive coverage; which means you can be denied coverage. However, there are more choices for individualizing plans.

Due to changes in healthcare laws, some employers are opting for you to find your own healthcare coverage. The Healthcare Marketplace can assist you and help you understand the different plans and costs associated with purchasing health insurance.



On the Healthcare Marketplace you can use the “Preview Plans and Prices” tool to estimate the out-of-pocket expense of different plans at different levels. While this will not be exact, it will provide a good estimation of the cost of health insurance.

Go to: <https://www.healthcare.gov/see-plans/>, answer a few questions, and health insurance plans and costs will be provided.

Also, be aware that healthcare laws may change. You are responsible for knowing and understanding how these changes impact you as a civilian.

## BASIC TERMINOLOGY

To better understand healthcare, which can be complicated, it is important to understand the terminology. Here are a few of the most common terms:

- **Co-Insurance:** the percentage of medical costs that you are mandated to pay after reaching your minimum deductible
  - EX: if a visit to the doctor is \$100 and your co-insurance is 20%, you owe \$20.
- **Co-Payment:** a flat fee service providers charge based on the health plan
  - EX: a \$20-\$40 co-pay every time you visit your primary care physician
- **Deductible:** amount you are responsible for paying before your insurance starts cost sharing
  - EX: if you have a \$1500 deductible, you pay all costs up to the \$1,500; exception to this rule is for standard wellness visits where only the co-pay is due.
- **In-Network Cost:** cost to see a doctor who is in your particular network and has an agreement with the insurance company
- **Out-of-Network Cost:** cost to see a doctor who is not in your healthcare plan; cost is usually greater and can be up to the full cost of the service.
- **Out-of-Pocket Cost:** deductibles, co-payments, and co-insurance not covered by the insurance provider; does not include premiums



## TYPES OF PLANS

Whether you enroll in a group or individual plan, there are generally only a few types of plans. Below are the most common types:

- Preferred Provider Organizations (PPO)
  - Health plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.
- Health Maintenance Organization (HMO)
  - Health plan that usually limits coverage to care from doctors who work for or contract with the HMO. Out-of-network care is generally not covered except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.
- Exclusive Provider Organization (EPO)
  - A managed care plan where services are covered only if you use doctors, specialists, or hospitals in the plan's network (except in an emergency).
- Point of Service (POS)
  - A health plan where you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans require you to get a referral from your primary care doctor to see a specialist.
- Catastrophic Plan
  - To be eligible for the catastrophic plan, the individual must be under 30 years of age. This plan has lower premiums and allows the greatest amount of flexibility on the choice of provider. However, the deductible for the catastrophic plan is very high.

## CHOOSING THE RIGHT HEALTHCARE OPTION FOR YOU & YOUR FAMILY

- Estimate your yearly medical needs
  - How often do you visit the doctor? Is there a medical condition requiring regular visits, young children needing well-baby checks, pregnancy and new baby?
- Decide which plan type best meets your needs
  - Consider all types of plans--HMO, PPO, POS--and determine which will fit you and your family's needs
- Size up the cost
  - Compare the total cost, not just the monthly payment or deductible – also consider the cost of hospitalization and prescriptions and balance this with your overall health and expected medical needs
- Don't get lured by freebies
  - Do your research to be sure that what is being touted as free isn't something that is already covered by the plan
- Check the quality of the plan
  - The National Committee for Quality Assurance ranks healthcare plans across the country based on their clinical performance, member satisfaction, and surveys.
- Consider a healthcare savings account
  - Save money by setting aside pre-tax money into a healthcare savings account (HSA) or a flexible spending account (FSA). These accounts can be used to pay for prescriptions, contacts, and other out-of-pocket medical expenses, but generally not the premium.
- Check out the prescription coverage
  - Not all plans include prescription coverage, and not all drugs are covered. If you have medications you take on a regular basis, be sure your prescription is included in the coverage.
- If you don't know or aren't sure, **ASK**
  - Healthcare is complicated; ask, if you have questions. Call the members services department of the health plan you are considering or the HR department at your future employer.

## VETERAN SPECIFIC SITE ON HEALTHCARE MARKETPLACE

Visit [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans), for information and help in understanding your transition and healthcare options. As a transitioning Soldier, you will not be required to wait until the open enrollment period to obtain insurance through the Healthcare Marketplace. Leaving the military qualifies as a life event and entitles you to a Special Enrollment Period.

For more information, visit the following websites:

- <https://marketplace.cms.gov>
- [www.healthcare.gov/](http://www.healthcare.gov/)
- [www.tricare.mil](http://www.tricare.mil)
- <http://www.tricare.mil/reserve/>

**NOTE:** Plan coverage details and costs will vary; be sure to ask questions and get thorough answers so you can make an informed decision about your healthcare benefits

## LIFE INSURANCE

### HOW MUCH LIFE INSURANCE DO YOU ACTUALLY NEED?

The purpose of life insurance is to replace the loss of income upon the death of the insured and to be able to pay debts, funeral expenses, education costs, etc. But how much is really necessary? That fully depends on your current life situation. A family with young children will have different life insurance needs than a couple nearing retirement. In general, your life insurance amount should be calculated by first determining your long-term financial obligations and then subtracting your assets.



While in the Service you were covered by the Servicemembers' Group Life Insurance (SGLI). There was also an option to cover your family with Family Servicemembers' Group Life Insurance (FSGLI). After transition, the SGLI is no longer an option, but there are other options available:

- Veterans Group Life Insurance (VGLI) – allows Soldiers to convert their SGLI coverage to term life insurance  
<http://www.benefits.va.gov/insurance/vgli.asp>
- Coverage from an insurance agency
- Coverage from your employer

If you choose to use an insurance agency, there are a few things you need to understand. First is the difference between Term Life Insurance, Universal or Whole Life Insurance, and Disability Insurance:

- *Term Life Insurance* – provides coverage at a fixed rate of payments for a limited period or term. When the term expires, so does the coverage. Renewing the policy may result in a higher rate or have added conditions. This is the least expensive way to purchase substantial death benefits.
- *Universal or Whole Life Insurance* – policy designed to build a cash value that is tax-deferred and to provide a guaranteed benefit when the insured dies. This insurance generally is set to mature around age 100 and is less expensive the younger you are when you buy the policy, but frequently more expensive than term life insurance.
- *Disability Insurance* – while in the Service, you continued to receive your pay and benefits even when ill or injured. In the civilian sector, this requires disability insurance. Most employers offer some type of disability insurance as part of the compensation package or you can purchase individual disability insurance.

Determining whether term or whole life insurance is better for you and your family is a decision you need to make and should be based on research you have conducted.

Finding the best life insurance company takes time as there are hundreds competing for your business. One consideration is purchase price. It is highly recommended you get life insurance quotes from a few different companies. This is actually very easy with most companies having a quote process online. However, realize that you will be required to

provide them basic information including your contact information to obtain a quote. This may lead to phone calls or emails from the company. By comparing quotes, you can discover the differences in cost and in coverage as well as how much premiums will increase as you age.

Understanding the coverage, the terms, and if there is any cash value is important to know. Do the research and be an informed consumer before purchasing.



## COMPETENCY

*Evaluate current total debt and the effect this may have on transition.*

## LEARNING OBJECTIVES

- Create a complete list of debts owed
- Determine debt-to-income ratio
- Interpret credit report and credit score
- Analyze the impact of credit score on transition
- Identify ways to correct errors on credit report

## WHAT IS YOUR CURRENT DEBT

To calculate your debt, you'll need to determine to whom you owe money and the minimum payment due each month. You'll also want to track the interest rate charged on each debt.

Items that fall into the debt category generally include:

- Credit cards (bank, department store, gas, etc.)
- Car loans
- Personal loans
- Consolidation loans
- Student loans
- Advanced payments/Pay day Loans
- Overpayments
- Indebtedness to military aid organizations, family, and friends
- Home mortgage loan

## SPENDING PLAN UPDATE - DEBT



Now is the time to review the DEBT section of the spending plan. Follow the directions provided by your facilitator and fill in the appropriate areas.

Include:

- Mortgage
- Car Payments
- Credit Cards – bank, department, Military Star Card
- Loans – personal, student, car, home

## DEBT-TO-INCOME RATIO

As you transition, it is good to know the amount of debt you have in relation to your income. This is your debt-to-income ratio (DTI). This ratio is one way to measure how financially solvent you are. Lenders will determine your DTI and use this, along with other factors, to decide your ability to repay. As you consider taking on additional debt, it is important to consider your current DTI. Remember, it's a snapshot of your current situation, so it needs to be recalculated regularly as your income and/or debt change.

During your military life cycle financial training, the 70-20-10 Ratio is used as a budgeting guideline for allocating expenses, debts, and savings in a fiscally responsible manner. In calculating this ratio, rent and mortgage are included in the expense category.

While similar to the 70-20-10 Ratio, DTI, which is used by civilian lending institutions, is calculated differently. Mortgage/rent is included in the debt category. This means your DTI will usually be higher than your 70-20-10 Ratio and the acceptable level for DTI is raised accordingly.

## HOW TO CALCULATE YOUR DEBT-TO-INCOME RATIO

✓ **Step 1:** Add up all your monthly bills. This may include:

- Rent/mortgage
- Car payment
- Insurance
- Minimum monthly credit card payments
- Any payment that is paid monthly or quarterly

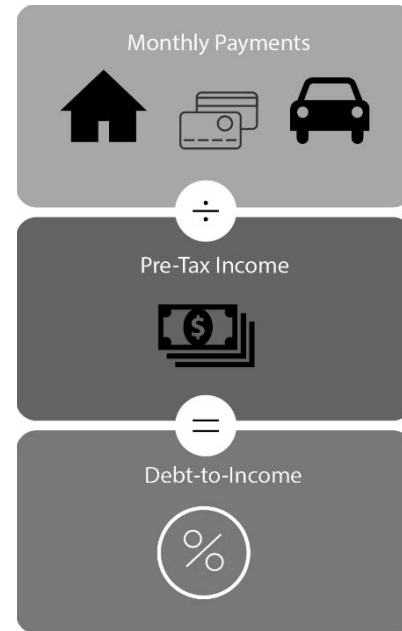
✓ **Step 2:** Divide the amount from step one by your gross monthly income (pre-tax income).

✓ **Step 3:** The result is your DTI.

**Scenario:** Pete and Jennifer have calculated their total monthly expenses as \$1,725; their gross monthly income (pre-taxes) of \$4,750.

The DTI calculation is:

- $1725 \div 4750 = 0.36$
- $0.36 \times 100 = 36$
- Therefore, their DTI ratio is 36%.



### ACTIVITY: Determine Debt-to-Income Ratio

#### DIRECTIONS:

1. Determine the total amount of your monthly payments, and write them in the box below (remember to include your rent/mortgage)
2. Write your gross monthly income from your spending plan in the box below.
3. Divide payments by income, and multiply by 100.
4. The result is your DTI. Write it in the box provided.
5. Provide additional notes as needed.

## DEBT-TO-INCOME RATIO

Total reoccurring monthly payments	
Gross Monthly Income	
DTI	
NOTES:	

### DEBT-TO-INCOME RATIO – WHAT DOES THIS MEAN?

Now that you have determined your DTI Ratio, the next step is to understand and determine what that ratio means.

The previous example determined that 36% of the income went to debt. Using the following guidelines, you can determine how this percentage ranks compared to a “safe” level of debt:

- Less than 33%: Good – debt is manageable.
- 34% - 49%: Could be improved – it would be better to be below 34; try to lower DTI. A lower DTI will enable a better handling of unforeseen expenses.
- Over 50%: With over half your income going to debt, it limits the amount left to save or spend and lenders may not be able to lend further credit.

$\leq 33\%$	34% to 49%	$\geq 50\%$
Acceptable Level of Debt	Be Cautious About Accepting More Debt	Seek Financial Assistance

There are times when a DTI within the middle range of 34% to 49% is still considered acceptable; for example, if the number is in that range due to a mortgage payment. But, generally the less debt you have, the better Annual Percentage Rate (APR/interest rate) you will be offered.

## SPENDING PLAN UPDATE – DEBT-TO-INCOME RATIO (DTI)

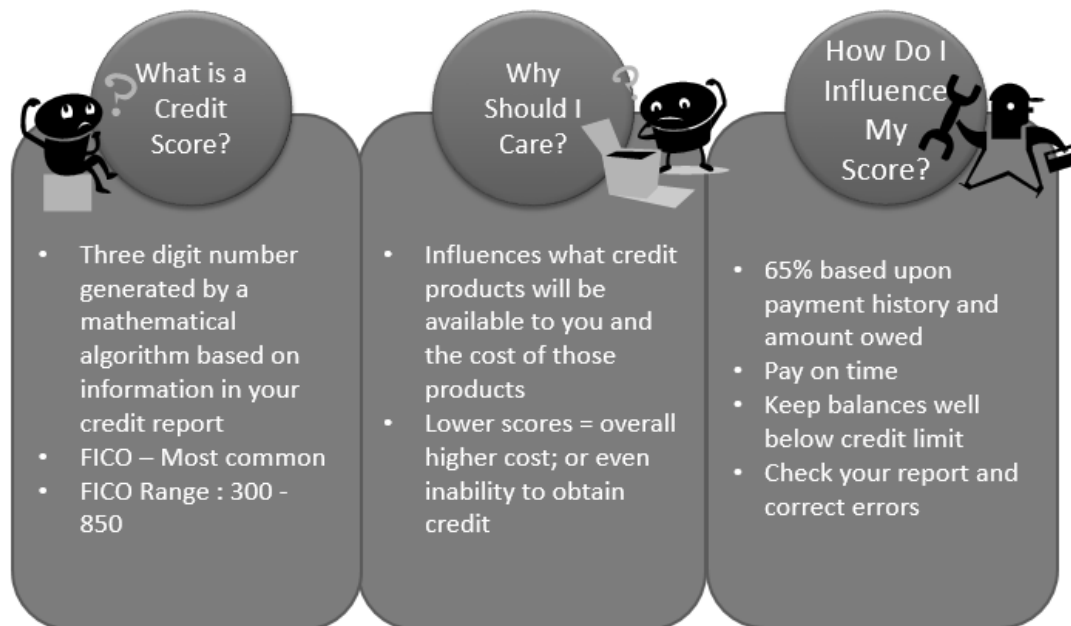


Now is the time to update the DEBT-TO-INCOME RATIO section of the spending plan. Follow the directions provided by your facilitator and fill in the appropriate areas.

## CREDIT REPORT AND SCORE

During your time in the military, you may have attended financial classes that included information on the credit report and score. This section will be a review of that information to ensure you are aware of how a credit score and report can impact your transition--positively and negatively.

## CREDIT SCORES



Credit scores are widely available to consumers from sources such as banks and credit card companies. However, each credit bureau and credit scoring company has a slightly different way of calculating credit scores; as such, your score may vary depending on the scoring model used and which credit reporting agency's data is used in making the report.

## CREDIT SCORING FACTORS

Credit scores range from 300 to 850; the National average for a FICO score is 695 - 700, with most in between 660 and 720. Remember, higher credit scores may result in better credit terms such as lower annual percentage rates (APR).

The biggest credit scoring company with over 90% of the market – Fair, Isaac and Company (FICO) – has disclosed the factors it considers in generating credit scores. Most creditors and credit bureaus use either FICO scores or have a system based on the FICO system. More information is available on-line at <http://myfico.com>

According to FICO, the factors considered in determining FICO scores are:

- **Payment history** (about 35% of the score)
  - Previous credit accounts were paid on time
- **Amounts owed on credit accounts** (about 30% of the score)
  - Amount of credit used and how much debt is owed
- **Length of credit history** (about 15% of the score)
  - How long your credit accounts have been established
  - How long it has been since you used certain accounts
- **New credit** (about 10% of the score)
  - How many new accounts have been recently opened; number of new requests for credit
- **Credit Mix** (about 10% of the score)
  - FICO scores will consider the mix of credit cards, retail accounts, installment loans, finance company accounts, and mortgage loans.

Understanding what the creditors are evaluating helps you understand what adjustments you can make to improve your score.

Don't let the "New Credit-number of new requests for credit" factor stop you from shopping around for the best loan, especially on large purchases such as a car or home. Multiple credit checks for the same type of loan should not lower your credit score as the most commonly used scoring models will count them as a single inquiry if they occur within a short period of time (14-45 days).

## HOW DOES THE CREDIT REPORT AND SCORE IMPACT YOUR TRANSITION?

During your transition, there may be times when your credit report and score are reviewed by a potential employer, for a mortgage or loan, or to rent a home. If your credit report is incorrect, it can negatively impact your score and affect your ability to gain employment and your access to additional credit. Ensuring your credit report reflects accurate and correct information helps you present your best image to anyone reviewing your credit report.

As you transition, there are many different entities which may view your credit report:



- **Employers:**
  - Employers are allowed to look at your report to evaluate you for hiring, promotions, and other employment purposes
- **Creditors:**
  - When you apply for home loan or credit
- **Government agencies:**
  - When being considered for assistance, such as unemployment
  - When trying to obtain a security clearance
- **Insurance companies:**
  - When applying for health, life, and auto insurance, companies may look at your credit report to determine your ability to pay a premium

- **Landlords:**

- Will review a credit report when deciding whether to rent you a place to live

During transition is a good time to check your credit report so you know what it contains and that the information is correct and accurate.

### ANALYZE YOUR CREDIT REPORT AND SCORE BEFORE TRANSITION

Now is the time to request a report from each of the three crediting agencies, **Equifax**, **Experian**, and **TransUnion**, which can be easily accomplished by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). These three credit agencies will provide your credit reports. When you receive them, closely review the reports, and if married, review them with your spouse to ensure all credit that has been accessed was from within your family.



Remember from previous classes that most major creditors subscribe to one or more credit bureaus. Therefore, it is important to request a report from each credit bureau. Lenders use these reports to help them decide the type of credit they will extend to you, whether or not to give you an offer at all, what Annual Percentage Rate (APR) to offer, or to check the status of an existing loan.

Information is continuously gathered by the credit bureau from creditors, who in turn expect the credit bureau to provide information about credit applicants. It is your responsibility to review information on your credit report and to request corrections.

Remember to use [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to print your credit report.



Even if you have reviewed your credit report recently, it is recommended you review it prior to transition. AnnualCreditReport.com will only allow one credit report from each agency per year. However, the installation personal financial counselor can assist you with obtaining a copy of your report.

## WHAT DOES A CREDIT REPORT CONTAIN?

Your credit report has basic personal information about you and lists the following information by individual account:

- Date you opened the account
- Type of account – real estate, revolving (credit card), or installment
- Whether the account is currently open or closed
- Monthly payment amount
- Maximum credit limit
- Latest activity on the account
- Current balance on the account
- Any amounts past due
- A code that explains whether the account is current, 30, 60, or 90 days past due
- If the account involves a repossession, charge off, or other collection activity
- Any accounts that have been turned over to a collection agency
- Contact information of your creditors

Additionally, a credit report will include:

- Certain information of public record, including court judgments, garnishments, tax liens, foreclosures, and bankruptcies
- Consumer statement you have provided concerning an unresolved dispute.

## FAIR CREDIT REPORTING ACT

To ensure fairness when it comes to credit reports, the federal Fair Credit Reporting Act (FCRA) was created to promote the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a list of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit the “prescreened” offers of credit and insurance you receive based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.
- For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

## IMPROVING YOUR CREDIT SCORE

The best way to improve your credit score is to pay your bills on time. Other ways to improve your credit are to maintain low balances and only apply for credit you need.



Although your life during transition may be hectic and in flux, it is critical that you remember to pay your bills.

- create a spreadsheet in the months leading up to transition to ensure all bills are being paid
- utilize online bill pay
- set up auto pay for bills through the biller's website
- set up an email account to use specifically for bills
- forward your mail to a family member who you trust to pay a bill for you

## CORRECTING CREDIT REPORT

If you find incorrect or inaccurate information on your credit report, start the process to have it corrected immediately. It is best to contact both the credit reporting agency and the creditor that provided the information. The fastest and easiest way to resolve an inaccuracy on your credit report is through the online credit report dispute process. Listed below are the dispute websites for the three credit agencies:

TransUnion: <https://www.transunion.com/credit-disputes/dispute-your-credit>

Experian: <https://www.experian.com/disputes/main.html>

Equifax: <https://www.ai.equifax.com/CreditInvestigation/home/getStarted.jsp>

If the inaccurate information is more complicated, the Federal Trade Commission (FTC) has detailed instructions and sample letters for both the credit company and the information provider at: [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

You can also submit a complaint to the CFPB and they can assist you in resolving the errors.

For information on how to Submit a Complaint:

<https://pueblo.gpo.gov/CFBPubs/CFBPubs.php?PubID=13034>



## CLEAN UP INACCURATE PUBLIC RECORD INFORMATION

The most damaging information on your credit record is sometimes found from public records, such as arrests, convictions, judgments, foreclosures, tax takings, and liens. The best way to remove the information from your file is to do so at the source with the government agency supplying this information to the credit bureau, and then make sure the corrected information is updated in the credit bureau's files.

## EXPLAIN DAMAGING ITEMS

It is often helpful to send a statement to the credit bureau explaining damaging items. Credit bureaus are required to accept these statements if they relate to why information in the report is inaccurate.

Another approach, often more effective, is to explain the delinquency to the lender from whom you are applying for credit rather than to the credit bureau. Federal law requires that creditors at least consider your explanation. Similarly, Fannie Mae requires its mortgage lenders to review any letter you provide explaining your credit problems.

## NEGATIVE AND OLD INFORMATION LONGEVITY

When negative information in your report is accurate, only the passage of time can assure its removal. But some does have a time limit:

- Accurate negative information for 7 years
- Bankruptcy information for 10 years
- Information about an unpaid judgment against you for 7 years or until the statute of limitations runs out, whichever is longer

There is a standard method for calculating the seven-year reporting period. Generally, the period runs from the date the event took place.

There is no time limit on reporting:

- Criminal convictions
- Application for jobs that pays more than \$75,000 a year
- Application for more than \$150,000 worth of credit or life insurance



## IT IS BEST TO AVOID

**Credit Repair Agencies.** Avoid companies that promise to fix your credit record for a fee. They usually call themselves credit repair, credit service, credit clinic, or similar names. These agencies usually cannot deliver what they promise. You can generally do a better job cleaning up your credit record on your own at no cost. The installation financial counselor is also a free resource while you are on active-duty. After transition, seek financial assistance at the American Job Centers. Many AJCs have certified financial counselors to assist with financial issues and telephonic financial counseling is also available at all sites.

**Overreacting to threats to damage your credit rating.** Debt collectors may threaten to report negative information to a credit bureau, but the threat is only meant to pressure you to pay. Creditors automatically report that your account was sent to a collection agency.

These threats may be illegal under the federal Fair Debt Collection Practices Act (FDCPA). If a creditor itself is doing the threatening, not an independent agency hired by the creditor, then the FDCPA does not apply. You may have other legal ways of challenging the creditor's conduct. Contact the Consumer Financial Protection Bureau and file a complaint at:

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

Know your rights when it comes to debt collection agencies. For information visit:

<https://www.consumerfinance.gov/f/CFPB-Servicemembers-Know-Your-Rights-Handout-Debt-Collection.pdf>

## DTI AND CREDIT SCORE



**ACTIVITY:** Collect all financial information into one location for analysis

**DIRECTIONS:**

1. Write your approximate credit score in the box below
2. From page 37, write your debt-to-income ratio in the box below
3. Provide additional notes as needed

## OVERALL FINANCIAL WELL-BEING

Debt-to-Income Ratio	
Credit Score (approximate)	
NOTES:	

When analyzing both scores, it is important to note that no single score accurately reflects your current financial situation.

Everyone has different expectations when it comes to finances. Some feel they can never have enough in savings, while others are good with a small amount. Others want their IRA and 401(k) to be extremely robust, while others are perfectly fine with a more modest amount. Some will drive a car that is older because they don't want the car payment, while others buy a new car every few years. There is no right or wrong in any of these situations, only what makes you comfortable.

Acknowledge the need to look at your entire financial situation and gain a good understanding of it as you enter into transition. Determine if there are any numbers you would like to change. Start making those changes now, while understanding that change may be slow. It is recommended that during and after your transition, you revisit this activity to ensure your financial situation has remained steady.

# ASSETS

## COMPETENCY

*Evaluate different types of retirement assets and understand options available during and after transition.*

## LEARNING OBJECTIVES

- Define assets and calculate value of personal assets
- Calculate net worth as it pertains to assets and evaluate current financial situation
- Illustrate the difference between a defined-benefit plan and a defined-contribution plan
- Analyze options available for the Thrift Savings Plan (TSP) when transitioning
- Identify common vesting schedules
- Recognize the reasons a savings account is essential during transition

## ASSETS

An asset is anything of value that you own that can be converted into cash. Examples include savings, real estate, personal property, and investments such as IRAs, mutual funds, etc. Even a retirement pension can be considered an asset. During transition, it is important to know what your assets are and the current value.

## SAVINGS, INVESTMENTS, AND RETIREMENT PLANS

Three types of assets are savings, investments, and retirement plans. During transition, you will need to make financial decisions concerning your existing savings and retirement accounts. After transition, it becomes important to understand the nuances of each type of retirement plan so when you are confronted with a decision as a new employee, you will have the basic underlying knowledge to be able to ask specific questions and make informed decisions.

## SAVINGS AND INVESTMENTS

Savings and investments are an important part of the financial picture. Savings will help in a financial emergency, such as when the car breaks down or when unexpected unemployment occurs, and investments are for long-term savings and planning for retirement.

It is important to set goals for each of these areas to have a balanced savings and investment portfolio:

- Emergency Savings (two-weeks' pay or \$1,000, whichever is greater)
- Reserve (three-to-six months of pay)
- Goal getter (items you want)
- IRA, TSP, and other investments

Savings shouldn't be an afterthought once bills have been paid, groceries are in the refrigerator, and rent is covered. Instead, savings should come first. "Pay yourself first" is a phrase popular in personal finance and retirement planning literature that means automatically routing your specified savings contribution from each paycheck before you pay your monthly living expenses and make discretionary purchases. Instead of saving what is left after spending, you are spending what is left after saving.

Many personal finance professionals and retirement planners tout this idea as a very effective way to ensure that you continue to make your chosen savings contributions month after month. It removes the temptation to skip a contribution and spend the funds on expenses other than savings. Regular, consistent savings contributions (even if a small amount) go a long way toward building your savings and investment portfolio.



## RETIREMENT PLANS

No matter what your age or life situation, it is never too early or too late to begin thinking and planning for retirement. To assist with this, employers may offer some type of retirement plans to help you save, such as a 401(k) or other similar plans. Many of these plans provide tax advantages, including a deferred tax liability or lowering your taxable income. Some employers offer matching funds up to a certain percentage. Pensions, savings accounts, money market accounts, mutual funds, investment funds, and IRAs are popular options that may be used to grow and fund retirement.

To begin, it is important to understand the two basic categories of retirement pension plans which may be provided by an employer: defined-benefit and defined-contribution.

**Defined-Benefit Plan:** A defined-benefit plan is the traditional company pension plan. If you are under the Legacy Retirement System, this is your current retirement pension plan. The Legacy Retirement System is a “defined-benefit” plan because the ultimate retirement benefit is definite and determinable as a dollar amount or as a percentage of wages. To determine these amounts, defined-benefit plans usually base the benefit calculation on a combination of the employee’s salary and years of employment. Characteristics of a defined-benefit plan include:

- Funded mostly by the employer
- Employer assumes all responsibility for the payment of the benefit and all the risk on funds invested to pay out that benefit
- Considered a type of compensation (similar to separation and unemployment pay)

For specific information on this plan, visit Military Compensation:

ACTIVE-DUTY: <http://militarypay.defense.gov/Pay/Retirement/>

RESERVES: <http://militarypay.defense.gov/Pay/Retirement/Reserve.aspx>

## DEFINED-BENEFIT PLAN

- **HIGH-36**
- **LEGACY RETIREMENT PROGRAM**



**Defined-Contribution Plan:** A defined-contribution plan is a qualified retirement plan in which the contribution is defined, but the ultimate benefit to be paid is not. These plans take many forms and include 401(k) and 403(b) plans, Roth 401(k), Thrift Savings Plan (TSP), Savings Incentive Match Plan for Employees (SIMPLE) IRA, Simplified Employee Pension (SEP) IRA, Employee Stock Ownership (ESOP), and profit sharing. Characteristics of a defined-contribution plan include:

- Considered portable, as all contributions made by the employee and employer remain property of the employee (after vesting)
- Contributions come from the employee
- A portion may or may not be matched by the employer
- Each participant has an individual account
- The benefit at retirement depends on the amount contributed, the investment performance of that account through the years, and any applicable management fees
- Investment risk rests solely with the employee because of the opportunity to choose from a number of investment options



## BLENDED RETIREMENT SYSTEM (BRS)

Until December 31, 2017, the retirement plan was the High-36, which is now referred to as the Legacy Retirement System. In addition, there was also the option of contributing to a Thrift Savings Plan (TSP) fund.



Starting in January 2018, a new retirement plan went into effect, the Blended Retirement System (BRS). This retirement plan combines a defined-benefit pension plan with a TSP account.

The defined-benefit portion is reduced to 2% from 2.5% under Legacy Retirement System. However, under BRS, the government will automatically contribute to your TSP account in the amount equal to 1% of your basic pay and

match your contributions up to an additional 4%. This change is intended to ensure the military retirement plan is more closely aligned with the civilian sector and to provide those individuals who do not complete a full 20-year career some portable retirement benefits when they separate from the Service.

BRS went into effect on January 1, 2018; therefore, you may have been eligible to opt in and made the decision to participate.

For more information on BRS or for a BRS comparison calculator, go to:

<http://militarypay.defense.gov/BlendedRetirement/>

## THRIFT SAVINGS PLAN

Regardless of whether you are in the Legacy Retirement System or BRS, participation in the TSP is a benefit of Service. Provided you have at least \$200 in your TSP account when you separate from Service, you can continue to participate in TSP.

### BENEFITS OF STAYING IN TSP

- Low administrative expenses
- Move money into your account from an IRA or eligible employer plan
- Change your investment mix with interfund transfers
- Leave your money in the TSP until you reach age 70½
- Avoid paying current federal income taxes on any taxable amounts (and possibly avoid penalties)

**Contact TSP:**  
**(1-TSP-YOU-FRST)**  
**[www.tsp.gov](http://www.tsp.gov)**

If you are in the BRS, the TSP is meant to be part of your military retirement. Members receive a smaller pension from their Service in exchange for Service contributions to their TSP accounts throughout their military careers. Keeping your money in the TSP rather than withdrawing it will help you to have more money available to assist you during your retirement years.

For more information about staying in TSP, go to [www.tsp.gov/staywithus/](http://www.tsp.gov/staywithus/).

## TRANSFER OPTIONS

- If you open a civilian TSP account, you may be able to combine it with your military account
- Transfer all or part of your withdrawal to an IRA or eligible employer plan

## WITHDRAWAL OPTIONS

You can:

- Take a partial withdrawal, if you are eligible  
OR
- Choose one of the full withdrawal options:
  - Single payment
  - Monthly payments
  - Life annuity
  - Combination of above options

**Warning!** Some types of TSP withdrawal payments are subject to federal income tax; however, different tax rules apply to the different withdrawal options, as well as to the type of money (traditional, tax-exempt, or Roth) that is included in your payment. You may also be subject to state taxes.



Also, depending on your age when you leave federal service, and your withdrawal option and its timing, you may be subject to the IRS 10% early withdrawal penalty tax on the taxable portion of your withdrawal. (Go to <https://www.youtube.com/watch?v=1e4Zs4suGWs> for more information on this tax.) It is a good idea to consult with a financial specialist prior to making a withdrawal from a tax-deferred investment account.

For more information on TSP options, withdrawal deadlines, taxes, and other details concerning the TSP, call the ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778) or visit [www.tsp.gov](http://www.tsp.gov)

**TIP:** Seek a tax advisor or financial planner if you have questions about taxes and the TSP. The installation personal financial counselor can provide you with basic information on the tax implications.

## RETIREMENT PLAN FROM EMPLOYERS

Most employers will offer a 401k or other similar plans intended to help you save for retirement. Some employers may even match up to a certain percentage. Pensions and investment funds are popular options employers may offer to assist you with funding your retirement.

Understand, a company may require what is known as a vesting period. A vesting period is the waiting period required before an employee can keep benefits provided by the employer. For example, any money you contribute from your paycheck is 100% yours. But the company's matching funds may vest over a period of time. It is common for vesting to occur incrementally, for example, at 25% per year up to a full vesting at 4 years. Some have a cliff vesting schedule that includes full vesting after a specified period of employment. This means, if you leave the company for any reason prior to the full vesting period, you forfeit the matching company funds.

When reviewing a benefits package that includes a retirement account, there are some factors you should consider:

- When do the company contributions start? Is there a waiting period after being hired?
- When is your account credited with 100% of the company's contributions as your own (vested)?
- Does the company use a graduated vesting schedule where a percentage is received at certain specified dates, (e.g., 10% at two years, 20% at five years, etc.), or a cliff vesting schedule where you receive full benefits on a specified date?

## NET WORTH AND ASSETS

Having discussed different types of assets, you can determine your net worth by understanding which types of assets you need to include in your calculations. By knowing your net worth, you will be able to better determine what changes, if any, are needed to ensure a successful financial transition. Determining your net worth is also a measure that can help you determine where you are today and help you measure progress toward your future goals over time.

One of the challenges in calculating the value of your assets is assigning accurate values to each item. It is important to make conservative estimates when placing value on certain assets in order to avoid inflating your net worth (i.e. having an unrealistic view of your wealth).

As you prepare to make a list of your assets and the value of each, here are some categories of assets to consider:

- Your home: probably your most valuable asset; there are various websites which help determine the value of your home
- Vehicles
- Checking and savings accounts
- Investments, TSP, IRA, mutual funds
- Annuities, life insurance policies
- Personal property: high-value jewelry, electronics, artwork, rare coins, collectibles
- Retirement pension: to determine value, use the current amount (at retirement) of the pension you will be receiving to add to your net worth

Your net worth is the amount that your assets exceed your liabilities. In simple terms, net worth is the difference between what you *own* and what you *owe*. If your assets exceed your liabilities, you have a positive net worth. Conversely, if your liabilities are greater than your assets, you have a negative net worth.



## HOME AS AN ASSET OR LIABILITY

A home can be your largest asset or your biggest liability during transition. Deciding where to live and if relocation will be necessary can be one of the biggest decisions made during transition. If you are renting and plan to stay in the area, it may be a good time to buy. However, if you own a home and now find yourself relocating, renting out your current home, or renting in the new location may be an option.



There are online calculators that you can use to help make an informed decision about your housing plan and whether to rent or buy.

- <http://www.freddiemac.com/homeownership/calculators/>
- [http://www.freddiemac.com/singlefamily/service/mha\\_modification.html](http://www.freddiemac.com/singlefamily/service/mha_modification.html)
- <http://www.realtor.com/home-finance/tools/rent-or-buy-calculator>
- <http://www.bankrate.com/calculators/mortgages/rent-or-buy-home.aspx>
- <http://www.knowyouroptions.com/>

For information on buying a home, attend the Home Buyers course available on most installations. Ask the personal financial counselor for more information if the course is not available.



### ACTIVITY: Determine Net Worth

#### DIRECTIONS:

1. Determine the value of all your assets that could have a cash value
2. Determine the total of your liabilities (debt owed)
3. Subtract liability from asset to find your Net Worth

### NET WORTH

Assets*	
Liabilities	
Net Worth	
NOTES:	

\*Be conservative in your estimates of worth.

You have arrived at a number. Now what? Your net worth can tell you many things. If the figure is negative, it means you owe more than you own. If the number is positive, you own more than you owe. A negative net worth does not necessarily indicate that you are financially irresponsible; it just means that - right now - you have more debt than assets.

Like the stock market, your net worth will fluctuate. However, also like the stock market, it is the overall *trend* that is important. Ideally, your net worth continues to grow as you age if you pay down debt, build equity in your home, and acquire more assets. At some point, it is normal for your net worth to fall, such as when you begin to tap into your investments for your retirement income.

Financial situations and goals are unique; it is difficult to establish a generic "ideal" net worth that applies to everyone. Instead, you will have to determine your ideal net worth - where **you** want to be in the near-term and long-term.

How do you improve your net worth?

If you want to see your net worth increase you must either increase your assets or decrease your liabilities (debts). The most effective way to increase net worth is to reduce your debt. As your liabilities decrease your net worth rises.

## SPENDING PLAN UPDATE - ASSETS



Now is the time to review the ASSETS section of the budget tool. Follow the directions provided by your facilitator and fill in the appropriate areas.

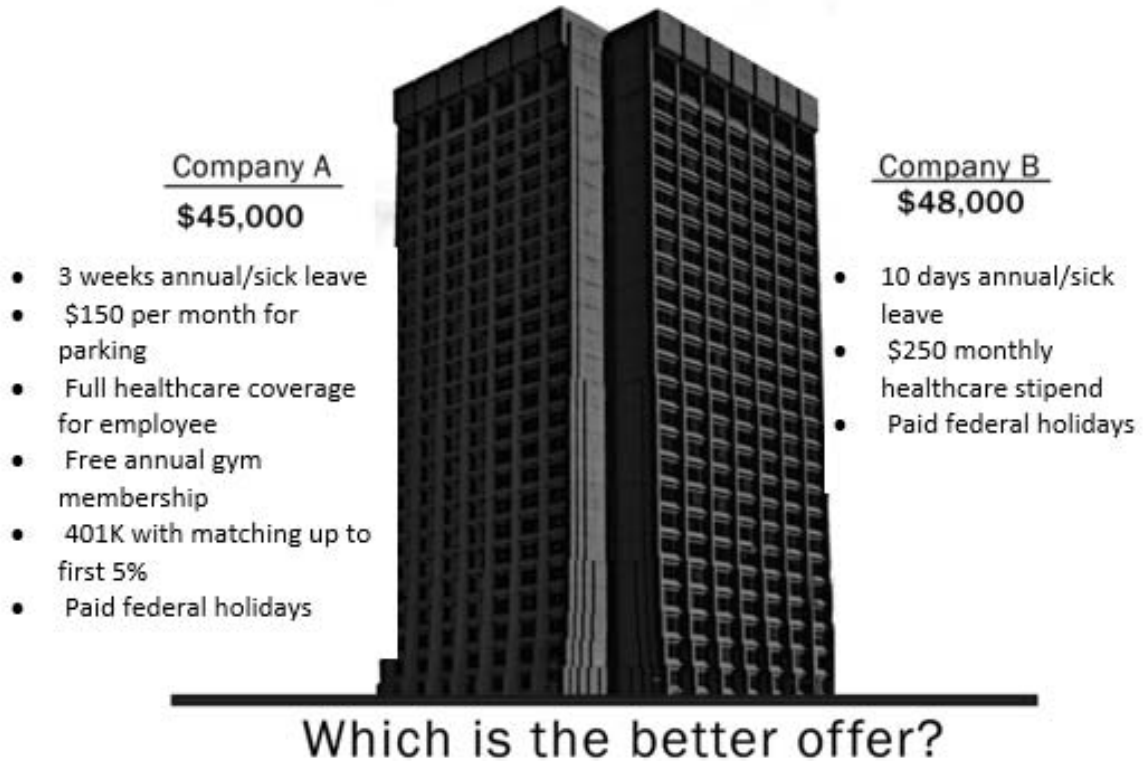
## COMPENSATION COMPARISON

Within the military pay, there are unseen, often unrealized benefits such as healthcare, discounted shopping at the commissary and exchange, pharmacy, low maintenance fees for TSP, free or inexpensive extracurricular activities, etc. In the civilian sector, the compensation package should be discussed as part of the negotiation process. So what is a compensation package? In essence, it is the total value of an employee's salary, benefits, and other payments (such as bonuses and commissions).

But what is considered a benefit? A benefit is anything the company would like it to be. This can range from time off for annual and sick leave, healthcare, long-term care, parking, gym memberships, and family fun days at local attractions.

When discussing total compensation with a civilian employer, compensation can be a significant factor to consider as it relates to your financial situation and needs.

**Scenario:** You have been through the job search process and now are in the enviable position of having to consider two offers. Both will give you the position, title, and location for which you were looking. Company A has a slight edge as it is just a few minutes closer to where you live, but Company B is offering a slightly higher salary. Which do you choose? Now is the time to compare the benefits.



When comparing salaries, you must also compare the benefits packages. To understand the true compensation, do some research to determine the monetary value of the benefits. Sometimes a lower salary may have a better compensation package than a larger salary, however the larger salary may require you to spend more of your paycheck to pay for benefits such as healthcare or insurance.

It's not how much you make, it's how much you get to keep.

## SOCIAL SECURITY AND RETIREMENT INCOME

Social Security describes full retirement as the age at which a person may first become entitled to full or unreduced retirement benefits. This is on a sliding scale and depends upon the year of your birth. For those born after 1960, full retirement age is currently 67. You can choose to receive benefits earlier, however, the amount of your benefit will be reduced by as much as 30% at age 62, 25% at age 63, and so on.



The amount of benefit you receive is based on your age and the amount withheld from your paycheck over the course of your working life. The Social Security Administration provides retirement planning assistance with an online social security estimator and a retirement planner.

Social Security Estimator: <http://www.socialsecurity.gov/estimator/>.

Retirement Planner: [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2)

For all other annuities, such as TSP and 401(k), the earliest age to begin withdrawal is generally 59½, and the oldest age to begin is 70 – 70 ½.

For more information, visit: <https://www.ssa.gov/planners/retire/retirechart.html>

# ACTION PLAN

## COMPETENCY

*Understand the entirety of the financial situation and create a financial plan leveraging resources available during and after transition.*

## LEARNING OBJECTIVES

- Create a plan containing next steps in the financial journey to prepare for transition
- Identify reliable financial resources after transition
- Interpret information to discover possible scams
- Determine other sources of income during and after transition
- Identify ways to decrease debt

## FINANCIAL ACTION PLAN

There are some basic steps to take when working through and creating your financial action plan. This presentation and work you have done today will provide most of the information you need to create your action plan for financial success during your transition.

**1. Analyze and accept your current financial situation**--During this course you have completed the following: reviewed your current income; determined your civilian equivalent; created a list of your expenses and debts; determined your assets; and figured your debt-to-income ratio. Transfer the information from the previous exercises into the boxes below:

## CURRENT FINANCIAL SITUATION

Current income with BAH, BAS, etc.	
Civilian Equivalent Salary	
Monthly Expenses	
Total Debt	
Debt-to-Income Ratio	
Total Assets	
Net Worth	
NOTES:	

**2. Re-examine your financial goals**--At the beginning of this course, you determined your financial goals. They may have included paying down debt, saving money for a down payment on a house or car, or even saving for a vacation. Take a minute and review the goals you wrote at the beginning of this class.

Are those goals still valid? Are they reasonable with your current financial situation? Or should these be changed to reflect a more prudent goal. Take a minute to determine if your previous goals are SMART with your in-depth knowledge of your financial situation. If your previous financial goals are still valid, rewrite them below. If you need to revise your goals, write your new goals below:

## FINANCIAL GOALS

Short-Term Goal:	
Med-Term Goal:	
Long-Term Goal:	
NOTES:	

**3. Determine ways to work toward your goals**--Regardless of your goals, there are three main ways to achieve them quicker:

- Increase income
- Decrease expenses
- Decrease debt

If your financial situation is acceptable, why should you review ways to decrease your expenses or decrease indebtedness?

As you transition, there is a good chance your finances will fluctuate. There may be a need to understand how to decrease your expenses when this happens. Also, it may be a good idea to build your savings as much as you can, while you have a consistent paycheck, to make your spending plan more accurate. During this time, extra income may be beneficial to ensure all debts are paid and more debt is not accrued.

While decreasing living expenses will produce the quickest results, it is not always the best choice for your family. However, everyone can have a well-managed spending plan that will decrease stress associated with any financial situation.

Below are a few suggestions on ways to increase income, decrease expenses, and decrease indebtedness.

Ways to increase income:	Ways to decrease expenses:	Ways to decrease indebtedness:
<ul style="list-style-type: none"> <li>• Spouse gets job</li> <li>• Active-duty person gets part-time job</li> <li>• Seek out temporary or seasonal work</li> <li>• Review and change tax filing status and exemptions</li> <li>• Enroll in federal or state programs</li> <li>• Use eBay, Craigslist, or a garage sale to sell items you no longer use</li> <li>• Use internet to research the best prices for more expensive purchases</li> <li>• Apply for unemployment entitlement</li> </ul>	<ul style="list-style-type: none"> <li>• Down grade the cable package or eliminate</li> <li>• Bundle packages for cable, Internet, and cell phone</li> <li>• Re-shop for auto, home, and life insurance</li> <li>• Eliminate your land line; use cell phone</li> <li>• Review current cell phone plan to determine if any extras can be removed</li> <li>• Check books/ebooks/movies out from library</li> <li>• Use public transportation or carpool</li> <li>• Turn off lights &amp; appliances when not using. Check with your utility company for more tips</li> <li>• Ask for veteran and military discounts</li> <li>• Send e-mail rather than calling</li> <li>• Find friends who can trade services; babysitting, pet-sitting, etc.</li> <li>• Cook at home and pack your lunch; plan menus around foods on sale</li> <li>• Use coupon/Groupon for shopping, dining out, and recreational activities</li> <li>• Shop at thrift stores</li> <li>• Cancel underutilized subscriptions such as gaming services, Hulu, Netflix, Amazon Prime that are a “want” not a “need”</li> <li>• Ask utility companies about a budget plan for consistent utility bills</li> </ul>	<ul style="list-style-type: none"> <li>• Pay off debts by paying the debts with the highest interest first</li> <li>• Pay lowest balance first and roll payment into next debt</li> <li>• Stop using credit cards</li> <li>• Pay down debt using a power pay plan. Take advantage of websites that explain various methods of power paying; such as <a href="http://PowerPay.org">PowerPay.org</a></li> <li>• Pay more than the minimum payment</li> <li>• If you get a raise, use the additional money to pay down a debt</li> <li>• Shop for the lowest interest rates, refinance when possible</li> <li>• Consider consolidation loans</li> <li>• Contact credit card companies and negotiate a lower interest rate</li> <li>• Seek help if you are in serious debt.</li> <li>• Ask if accrued interest and late fees can be waived by your creditors if you enroll in a non-profit debt management program</li> </ul>

Ask yourself which of the above changes can be made starting today, three months from now, or even next year. Small changes in your day-to-day life can result in big changes for your financial situation.

**4. Create your 12-month budget (Career Readiness Standard for this module)**

You have now researched all the information required to complete your budget.

Consider the following:

- Civilian equivalent salary
- Location after separation/retirement
- Sources of income (spousal income, retirement, investment income, alimony, child support)
- Transition expenses/debts

Use the spending plan provided by the service to assist in completing your 12-month spending plan.

## TRANSITION RESOURCES

### IMPORTANCE OF PREPARING FOR TRANSITION

Take advantage of free services available on the installation while you are still on active-duty.

Legal services are free while you are in the military, so take advantage of these resources to create/update your wills, power of attorneys, etc., before you leave active-duty. You can save hundreds of dollars by not having to pay the costs of these services in the civilian sector. These items will save you and your family a lot of work and money if these are done to protect your assets and your family.

After you retire or separate, there are certain programs which provide protections or advantages which will no longer apply. Understand the implications of losing the following protections:

- Servicemember Civil Relief Act (SCRA): While on active-duty, you were entitled to protection under this law for areas of financial management, rental agreements, security deposits, evictions, installment contracts, credit card interest rates, mortgages, civil judicial proceedings, income tax payments, and more. Once you are no longer active-duty, these protections no longer apply.
- Military Lending Act (MLA): Ensures Soldiers aren't charged more than 36% interest rate, does not allow mandatory waivers of consumer protection laws, or mandatory allotments from Soldiers paycheck. A creditor cannot charge a penalty for prepayment of loans.
- Internal Revenue Service (IRS): While on active-duty there were special tax breaks and incentives for which you were entitled. After transition, these benefits may no longer apply. One of the most important is the automatic deadline extensions for filing your taxes. In addition, the uniform deduction, reservist travel deduction, and the moving expenses deduction may no longer be applicable.

## FRAUDS AND SCAMS

Scams change over time to become more effective in parting you from your money. But you can learn to protect yourself by identifying the red flags that signal a scam.

Protect yourself by being alert to the fact that scam and scammers exist. Always know who you are dealing with and take the time to thoroughly research an idea or individual.

CPFB has provided more information on Spotting Frauds and Scams. View the pdf in the Appendix or at: <https://www.sgbconline.com/assets/files/wu1HjCek/2016/12/21/>

## ACCESSING MYPAY AFTER TRANSITION

As you prepare to leave Service, it is important to update your myPay and payroll accounts so you can easily access your pay and tax information without your Common Access Card (CAC).



- If you are separating from active-duty or the Reserves, you will maintain access to your myPay account for 13 months.
- If you are retiring from active-duty, you will have continued access with the Login ID and Password you established on active-duty Service; however, your active component pay statements will only be available for 13 months. Once your retired pay account is established, the options to manage your pay and your retiree pay statements will become available.
- If you are a retiring reservist, you will not have continued, uninterrupted myPay access. You will be mailed a new myPay password once you reach retirement age and your retired pay account is established.

**NOTE:** Be sure to access myPay at least 30 days prior to transition using your personal device.

### 1. Update your email address

- Select “Email Address” on the main screen
- Under “Personal Email Address,” enter and then re-enter your personal email address
- Select the “Primary” bubble to the right of your newly entered email address
- Select “Accept/Submit” to save the change

### 2. Update your mailing address

*Active-duty Army and Navy members, contact your respective Personnel or Finance Office to update your correspondence (mailing) address. All others*

- Select “Correspondence Address” on the main menu
- Enter and Save your new correspondence address
- Click “Save”



**NOTE:** Address changes will take 3-7 days to become effective.

### 3. Update your “Security Questions for Password Resets”

- Select “Security Questions for Password Resets.” Keep in mind that your eight questions and answers will be used should you ever need a new myPay Password.

### 4. Review your “Personal Settings Page” for accuracy and outdated information

- Select “Personal Settings Page.” Remember, you will not have your CAC card after you separate so establish or update your passwords **NOW** because this is how you will access your account after you leave Service.

### 5. Save/Print a copy of all your W2s and LES statements within 13 months of separation. \*

- Retirees will receive all future tax statements in your account.

### 6. Review and update your direct deposit information.

- The account you enter will be used to send any outstanding pay due to you at separation.
- When reviewing myPay, it is a good idea to make sure your Net Pay, Travel Pay, and Misc. EFT accounts are all up to date.

For assistance with myPay contact:

DFAS: <http://www.dfas.mil/militaryseparations.html>

myPay: <http://mypay.dfas.mil/>

Customer Service: 1-888-DFAS411 or 1-888-332-7411

Travel Voucher Status: 1-888-332-7366 (option 1)

Online Customer Service askDFAS: <http://go.usa.gov/g4Q>

**NOTE:** *Military Retirees that are in a non-pay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available.*

## PRE-SEPARATION AND POST-TRANSITION RESOURCES\*

Just as a business would bring in a consultant if it started to run into financial problems, you have resources available to you. If you are having financial difficulties or need assistance creating a spending plan, get help. If you are retiring, you will have access to financial assistance on the installation. But if you are separating, you will need to understand the resources available off the installation for after your transition. In addition to the installation family service center financial professional, there are other resources for assistance:

- American Job Centers (AJC)
- National Foundation for Credit Counseling (NFCC) or other non-profit financial education organizations
- Military One Source

*\*The does not constitute a formal DOD endorsement of any company, its products, or services.*

The Consumer Financial Protection Bureau (CFPB) has contracted to place financial coaches in select Department of Labor AJCs and also provides a tele-coaching line to assist Veterans with the financial aspects of their transition. For locations, go to:

[http://files.consumerfinance.gov/f/201505\\_cfpb\\_financial-coaching-delivery-sites.pdf](http://files.consumerfinance.gov/f/201505_cfpb_financial-coaching-delivery-sites.pdf)

## SUMMARY

You now have additional tools and resources to facilitate your successful financial transition to civilian life. As you get closer to your transition, you may find you have more questions and concerns about your specific financial plan. Be sure to make an appointment to see your installation personal financial professional for assistance.

Your CRS is completion of the 12-month, post-separation budget. You have already begun the process of creating your budget, and you have a strong foundation of knowledge to complete this CRS requirement.

## ITP UPDATE: **BLOCK 1: SECTION C**

### Course Assessment

[www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)

Please take a few minutes to take the Course Assessment located at the website above.

The Participant Assessment is an integral part of our curriculum review process. Every answer and comment provided by a Soldier is taken into consideration when reviewing the curriculum.

Please take the time to complete the assessment, provide any necessary feedback, knowing that your comments will make a difference in improving the Financial Planning for Transition course.

# YOUR FEEDBACK IS IMPORTANT

## TELL US WHAT YOU THINK!



The course assessment, located at <https://dmdc.osd.mil/tgps/>, is a critical evaluation tool to gain Soldier's insight and feedback. Participants are able to provide input on the facilitators, facility, and course curriculum and materials. This feedback is read by an actual person. This information is then used to determine if modification are needed within a module/track or the overall program. Participant feedback is essential to ensure a high-quality Soldier for Life - Transition Assistance Program!

Assessments are available for all courses/modules/tracks:

- VA Benefits I
- VA Benefits II
- Resilient Transitions and Transition Overview
- Personal Financial Planning for Transition
- MOS Crosswalk
- Department of Labor Employment Workshop
- Accessing Higher Education Track
- Entrepreneurship Track
- Career Technical Training Track



### Examples of updates made to the curriculum based on Service member feedback from the assessment include:

- Providing a list of website resources after each module
- Removing unnecessary or obsolete information
- Providing examples of a completed GAP Analysis and more time to complete the GAP Analysis during class
- Adding information on healthcare and life insurance options after transition
- Adding more hands-on activities and enhanced content on American Job Center (AJC) resources, social media, and resume samples



**SCAN THE QR CODE BELOW WITH YOUR MOBILE DEVICE OR TABLET TO BEGIN THE ASSESSMENT NOW!**



#### PLEASE NOTE:

- Each assessment should be completed at the end of each module
- Participation in the assessment is anonymous; therefore you will be asked to re-enter your background information for each assessment (such as component and time until separation)



## APPENDIX

	<b>Roth IRA</b>	<b>Traditional IRA</b>	<b>Roth TSP</b>	<b>Traditional TSP</b>
<b>Contributions</b>	Contributions are NOT tax deductible. IRS limits annual contribution amts. IRS also set AGI limits for Roth eligibility. Some taxpayers earn too much to qualify for a Roth IRA.	Contributions may be tax deductible up to limits established by IRS annually. IRS limits annual contribution amounts.	Roth contributions were taxed prior to going into the TSP and are therefore no longer subject to Federal (and where applicable) state and local income taxes.	Contributions are deducted from pay before Federal taxes are withheld. Federal taxes are computed and withheld only from the reduced salary.
<b>Earnings</b>	Earnings may be withdrawn tax free provided account has been open at least 5 years and you are at least 59 ½ yrs. old at time of withdrawal.	Earnings are taxed upon withdrawal.	Tax-free earnings if five years have passed since 1 Jan of the year of the first Roth contribution AND age 59 ½ or older, permanently disabled, or deceased.	Earnings are taxed upon withdrawal.
<b>Transfers</b>	Not authorized for tax deferred accounts.	The TSP will accept all or a portion of a distribution from a traditional IRA except a distribution that: <ul style="list-style-type: none"> <li>• Is a minimum distribution required by IRC § 401(a)(9); or</li> <li>• Consists of after-tax balances (i.e., money that has already been subjected to Federal income tax). (Transfers do not count against annual contribution limits).</li> </ul>	Transfers allowed from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s. Transfers out allowed to Roth 401(k)s, Roth 403(b)s, Roth 457(b)s, and Roth IRAs.	TSP accounts may be transferred into an employed provided 401(k), 403(b), and 457(b) or a traditional or Roth IRA. TSP accounts over \$200 may also be left in TSP until the Participant must begin required minimum distributions retirement, even after member leaves federal service. Other employer 401(k) accounts may be transferred into your TSP account.
<b>Withdrawals</b>	Contributions may be withdrawn at any time without penalty. Earnings withdrawn before age 59 ½ carry a 10% penalty plus tax.	Contribution or earnings withdrawals prior to age 59 ½ subject to 10% penalty plus tax.	Active participants may borrow for a general purpose or residential loan.	Active participants may borrow up to 50% of the total account balance. Early distributions are subject to penalty and taxes.
<b>Mandatory Withdrawals</b>	No mandatory withdrawal age.	By April 1 <sup>st</sup> of the year following the year you become 70 ½, you must begin to take required minimum distributions from the aggregate of all of your Traditional IRAs.	By April 1 <sup>st</sup> of the year following the year you become 70 ½, and are separated from service, you must begin to take required minimum distributions from your TSP account, to include Roth balance	By April 1 <sup>st</sup> of the year following the year you become 70 ½, and are separated from service, you must begin to take required minimum distributions from your TSP account, to include Roth balance

# Choosing a financial professional

---

## 1. Decide the type of help you need

### Money and debt management

A credit counselor or money coach can help you set up a budget, review your expenses and track your spending so you can achieve your goals. These service providers usually do not provide investment advice or do comprehensive financial planning.

Free assistance may be available through your installation family support center, Reserve or Guard center, a local non-profit consumer credit counseling service ([nfcc.org](http://nfcc.org)), or online at Military OneSource ([militaryonesource.mil](http://militaryonesource.mil)).

### Financial planning

Financial planners can help you with a single issue or map out a comprehensive financial plan to meet your goals. They can also help you plan for retirement, college saving, tax planning, insurance, and estate planning.

A financial planner should have an advanced educational degree and experience. You may want to look for a financial planner with a certification that is accredited, as well as one from an organization that subjects its members to strict ethical and disciplinary standards. This will allow you to research the financial planner's history and determine whether he or she has ever been subject to a disciplinary action. This is important because financial planners generally don't have to register with state or federal regulators, unless they are also investment advisers or broker-dealers, or also sell insurance products.

Financial planners may charge an hourly or fixed fee, a percentage of the assets they manage, a commission on products they sell, or a combination of these, depending on how they are registered.

### Investment advice and trades

Discount brokers, full-service brokers, broker-dealers and investment advisers provide investment services that range from do-it-yourself online trading to full-scale investment advice and money management. Fees and commissions vary depending on the types of services you want. Generally, investment advisers and broker-dealers must be registered with the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA), and/or state regulators, depending on the business they conduct. help soon enough—often called a loss mitigation application—new CFPB rules require your servicer to evaluate you for options that may be available to you to avoid foreclosure.

## 2. Check your adviser's background

The SEC recommends asking these questions to check an adviser's background:

- How will I be charged and how much will I be charged?
- What experience do you have, especially with people in my circumstances?
- Where did you go to school? What is your recent employment history?

- What licenses do you hold? Are you registered with the SEC, a state, or FINRA?
- Are the firm, the clearing firm, and any other related companies that will do business with me members of Securities Investor Protection Corporation (SIPC)? (SIPC protects customers of broker-dealers as long as the broker-dealer is a SIPC member.) What products and services do you offer?
- Can you recommend only a limited number of products or services to me? If so, why?
- Have you ever been disciplined by any government regulator or certifying organization for unethical or improper conduct or been sued by a client who was not happy with the work you did?

## 3. Proceed with caution

Avoid enticing offers and too good to be claims about low risk investment opportunities. Watch out for:

### Free seminars

Any time you see a financial seminar advertised as “educational” or as a “workshop,” exercise caution. The true goal may be to sell investment, insurance, or financial products at the seminar or in follow-up calls. Also, don’t assume military expertise just because they say they are military experts. The claim may be nothing more than a marketing pitch.

### Freebies

Financial salespeople may use freebies like lunch and dinner invitations, golf trips and country club outings to get you to come to marketing and sales events. They give you something knowing you’ll be more likely to give them something in return.

## High-pressure sales tactics

You may be asked to make a quick investment decision, or be warned that “opportunities are limited.” Don’t fall for these techniques. Good financial advisers won’t rush you. They know it takes time to make good investment decisions.

## Exaggerated claims

If you are told about investments that make a lot of money without much risk, don’t believe it. If you think an adviser made exaggerated or unrealistic claims about investment risk or returns, report this to your state securities or insurance regulator. Like all other consumer issues, if it sounds too good to be true, it probably is.

## Resources

If an adviser is regulated by state or federal government, you can check the status of their license and find information about their professional history using these online resources:

**SEC Investment Adviser Public Disclosure Database**  
[adviserinfo.sec.gov](http://adviserinfo.sec.gov)

**Your state insurance regulator**  
[naic.org](http://naic.org)

**Your state securities regulator**  
[nasaa.org](http://nasaa.org)

**FINRA Broker Check**  
[brokercheck.finra.org/Search/Search.aspx](http://brokercheck.finra.org/Search/Search.aspx)

**For helpful tools and good information on investing**  
[investor.gov](http://investor.gov)

CFPB has over 1,000 questions and answers for consumers, some specifically for servicemembers. Check out “Ask CFPB” at [consumerfinance.gov](http://consumerfinance.gov). For additional information for servicemembers, email us at [military@cfpb.gov](mailto:military@cfpb.gov).

# How to spot frauds and scams

You've heard the saying "If it sounds too good to be true, it probably is." Common scams change, but you can protect yourself by learning how to spot the red flags that can signal a scam.

## 1. Promises of guaranteed riches

Scammers dangle the prospect of wealth to convince you to put your money into their deals. When the seller focuses only on how much money you can make, beware.

### What you'll hear

"You never have to work again." "No risk."  
"You're guaranteed to make money."

### The truth

All real investments carry risk. Ask questions about where the profits come from, and what the risks are.

## 2. Pressure to act right now

Be cautious when you hear a sales pitch urging you to act immediately before an opportunity disappears.

### What you'll hear

"This is your chance to get in on the ground floor."  
"If you don't take this, someone else will."



### The truth

The fraudster may be trying to keep you from thinking carefully, researching, and talking to your family or a trusted adviser.

## 3. Special opportunity just for you

Be careful when someone claims to have inside information that's not available to others. Keeping information secret is a sign there's something the scammer doesn't want others to see.

### What you'll hear

"This product is top secret." "I have inside information that no one else knows."

### The truth

A legitimate adviser gives you written disclosures, answers your questions, explains risks, and

Learn more at [consumerfinance.gov](https://consumerfinance.gov).

1 of 2

discourages you from buying anything you don't understand.

## 4. You've won!

Scammers say you've won the lottery or another big prize, but to collect, you have to pay an up-front fee or tax. Or, you'll be invited to a "free lunch" seminar that's marketed as educational, when in fact it's a staged sales event.

### What you'll hear

"Congratulations, you've won the lottery!"  
"Come to a free dinner."

### The truth

You can't win a lottery you didn't enter, and you never have to pay to collect a real prize. Some companies offer "free lunch" seminars because they hope giving you something small will make you feel obligated to buy from them.

## 5. I'm just like you

Promoters sometimes target a particular faith community, social group, or ethnic group and work hard to be accepted, so you're more likely to trust them. They'll ask you personal questions, then use your answers to figure out what sales pitch will most appeal to you.



Consumer Financial  
Protection Bureau

### What you'll hear

"Everyone is making money on this deal."  
"Our church friends have all agreed."

### The truth

Hucksters know you're less likely to ask questions if you trust them, so they use association with your friends, faith community, or social group as a shortcut to earn your trust.

## 6. I'm specially trained

To earn your trust, salespeople tell you they have special certifications, qualifications, or credentials. They want you to think they're experts who know what's best for you.

### What you'll hear

"I'm an expert adviser." "I've been managing these kinds of investments for two decades."  
"I'm a certified specialist."

### The truth

Credentials alone don't guarantee expertise or the quality of someone's training. It's up to you to find out if a qualification is valuable.

Learn more at [consumerfinance.gov](https://consumerfinance.gov). **2 of 2**

# WEBSITE GUIDE

## INCOME

RMC Calculator: <http://militarypay.defense.gov/Calculators/RMC-Calculator/>

Best Places: [www.bestplaces.net](http://www.bestplaces.net)

Bank Rate: <http://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx>

Kiplinger: [www.kiplinger.com](http://www.kiplinger.com)

Money CNN: [www.money.cnn.com/calculator/pf/cost-of-living](http://www.money.cnn.com/calculator/pf/cost-of-living)

PayScale: [www.payscale.com/cost-of-living-calculator](http://www.payscale.com/cost-of-living-calculator)

Taxes: <https://smartasset.com/taxes/income-taxes>

Retirement Taxes: <https://smartasset.com/retirement/retirement-taxes>

Retirement Pay: <http://militarypay.defense.gov/Calculators/Active-Duty-Retirement/High-36-Calculator/>

## EXPENSES

Healthcare for Transitioning Soldiers: [www.healthcare.gov/veterans](http://www.healthcare.gov/veterans)

Healthcare Market Place: <https://marketplace.cms.gov>

Healthcare.gov: [www.healthcare.gov/](http://www.healthcare.gov/)

Tricare: [www.tricare.mil](http://www.tricare.mil)

Tricare Reserve: <http://www.tricare.mil/reserve/>

Healthcare Video, You Tube: <https://youtu.be/7uZHcoPN530>

SGLI/VGLI: <http://www.benefits.va.gov/insurance/vgli.asp>

## DEBTS

Annual Credit Report: <https://www.annualcreditreport.com/cra/index.jsp>

FICO: [www.myfico.com](http://www.myfico.com)

Federal Trade Commission - Credit: [www.ftc.gov/credit](http://www.ftc.gov/credit)

Consumer Reporting Agencies: [http://files.consumerfinance.gov/f/201501\\_cfpb\\_list\\_consumer-reporting-agencies.pdf](http://files.consumerfinance.gov/f/201501_cfpb_list_consumer-reporting-agencies.pdf)

Federal Trade Commission - Complaint: <https://www.ftccomplaintassistant.gov/>

Consumer Financial Protection Bureau: [www.cfpb.gov](http://www.cfpb.gov)

Consumer Financial Protection Bureau – Know your rights:

<https://www.consumerfinance.gov/f/CFPB-Servicemembers-Know-Your-Rights-Handout-Debt-Collection.pdf>

Consumer Financial Protection Bureau – How to file complaint – PDF:

<https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13034>

## APPENDIX

### ASSETS

Retirement Pay: <http://militarypay.defense.gov/Pay/Retirement/>

Reserve Retirement Pay: <http://militarypay.defense.gov/Pay/Retirement/Reserve.aspx>

To find the value of savings bonds check: [www.savingsbond.gov](http://www.savingsbond.gov)

You can estimate your home value at [www.zillow.com](http://www.zillow.com)

<https://www.chase.com/mortgage/mortgage-resources/>

To find your car's value check: [www.nada.com](http://www.nada.com) or [www.kbb.com](http://www.kbb.com)

To find the value of your TSP account: [www.tsp.gov](http://www.tsp.gov)

TSP: [www.tsp.gov](http://www.tsp.gov)

TSP – Stay with Us: [www.tsp.gov/staywithus/](http://www.tsp.gov/staywithus/)

TSP Withdrawal – YouTube: <https://www.youtube.com/watch?v=1e4Zs4suGWs>

Freddie Mac: <http://www.freddiemac.com/homeownership/calculators/>

Freddie Mac: [http://www.freddiemac.com/singlefamily/service/mha\\_modification.html](http://www.freddiemac.com/singlefamily/service/mha_modification.html)

Realtor.com: <http://www.realtor.com/home-finance/tools/rent-or-buy-calculator>

Bank Rate: <http://www.bankrate.com/calculators/mortgages/rent-or-buy-home.aspx>

Fannie Mae: <http://www.knowyouroptions.com/>

Blended Retirement System: <http://militarypay.defense.gov/BlendedRetirement/>

Social Security Account: <http://www.ssa.gov/myaccount/>

Social Security Estimator: <http://www.socialsecurity.gov/estimator/>

### ACTION PLAN

Power Pay: <https://powerpay.org>

DFAS: <http://www.dfas.mil/militaryseparations.html>

MyPay: <https://mypay.dfas.mil/>

DFAS Questions: <http://go.usa.gov/g4Q>

BAH: <https://www.defensetravel.dod.mil/site/bah.cfm>

CFPB – Financial Coaching Delivery Sites:

[http://files.consumerfinance.gov/f/201505\\_cfpb\\_financial-coaching-delivery-sites.pdf](http://files.consumerfinance.gov/f/201505_cfpb_financial-coaching-delivery-sites.pdf)

CFPB – Choosing a financial professional:

[http://files.consumerfinance.gov/f/201401\\_cfpb\\_guide\\_choosing-financial-professional.pdf](http://files.consumerfinance.gov/f/201401_cfpb_guide_choosing-financial-professional.pdf)

CFPB – How to spot fraud and Scams:

<https://www.sgbconline.com/assets/files/wu1HjCek/2016/12/21/>

CFPB – Things to do to avoid fraud: <https://www.consumer.ftc.gov/articles/0060-10-things-you-can-do-avoid-fraud>

### MILITARY PROTECTIONS AND CONSUMER AWARENESS RESOURCES

Service members Civil Relief Act (SCRA): <https://scra.dmdc.osd.mil/>

SCRA and Bankruptcy:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics/SCRA.aspx>

## APPENDIX

Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/>

CFPB for Soldiers: <http://www.consumerfinance.gov/servicemembers/>

### **COUNSELING and ASSISTANCE**

Navy-Marine Corps Relief Society: <http://www.nmcrcs.org/>

Military One Source: <http://www.militaryonesource.mil/>

### **OTHER FINANCIAL RESOURCES**

Navy – Personal Financial Management (PFM):

[http://www.cnic.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program/personal\\_finance/pfm\\_overview.html](http://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/personal_finance/pfm_overview.html)

Military Saves: <http://www.militarysaves.org/>

### **FINANCIAL EDUCATION**

Investor Education Foundation: <http://www.finrafoundation.org/programs/>

FDIC- Money Smart – Financial Education Program:

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

Consumer Protection Basics: <http://www.consumer.gov/>

### **COURSE ASSESSMENT**

[www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)

# ARMY INITIAL / ANNUAL / TRANSITION SPEND PLAN

SPONSOR'S NAME:		UNIT:		Home Phone:	
SSN:		Duty Phone:			

ENTITLEMENTS			MONTHLY EXPENSES							
	Sponsor	Spouse	Housing		Food		Transportation		Personal Expenses	
Base Pay			Rent/Mortgage		Groceries		Gas		Self	
Separate Rations (BAS)/FERS			Electricity/Water/Garbage		Lunch		Car Insurance 1		Spouse	
Quarters Allowance (LQA)			Stainwell Fees		School Lunches		Car Insurance 2		Children	
Cost of Living Allowance (COLA)			Telephone 1		Shoppette		Car Payment 1		Child Care	
Overseas Housing Allowance (OHA)			Telephone 2		Other		Car Payment 2		School Expenses	
Other Allowances/Retirement			Cable				Repairs		Pets	
Other Income/Rent/			Other/Rent				Other		Other	
<b>GROSS PAY</b>	\$	\$	<b>Total</b>	\$	<b>Total</b>	\$	<b>Total</b>	\$	<b>Total</b>	\$ -
<b>COLLECTIONS</b>										
Federal Tax			<b>Medical Care</b>		<b>Recreational Expenses</b>		<b>Other Expenses</b>		<b>Creditor Payments</b>	
FICA-Social Security					Books Tuition		Court-Ordered Payments			
FICA-Medicare			Dentist		Videos/Stereo		Charitable Contributions			
State Tax			Health Insurance/FEGLI		Computer Equipment		Child Care - Non-Work			
FEGLI			Other		Alcohol/Cigarettes		Other/Training			
AFRH/USSH					Meals Out					
AER/Red Cross Loan					Other					
Indebtedness (1)										
Advance Pay			<b>Total</b>	\$	<b>Total</b>	\$	<b>Total</b>	\$	<b>Total</b>	\$ -
TSP			<b>Debt to Income Ratio</b>		<b>TOTAL EXPENSES</b>				NOTE: Creditor Payments are NOT included in Total Expenses	
Discretionary/Stock/Bonds/MF/IRA					\$ -					
FERS/Kids/Kids					\$ -					
					\$ -					
<b>TOTAL COLLECTIONS</b>	\$	\$	<15% - OK to add credit (with caution)		<b>DISPOSABLE INCOME</b>					
	\$	\$	15-20% - Fully extended		<b>CREDITOR PAYMENTS</b>					
<b>NET PAY</b>	\$ -	\$ -	21-30% - Overextended		<b>SURPLUS/DEFICIT -- BALANCE</b>		\$0.00			
			>30% - Seek help immediately							



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# **Military Occupation Specialty Crosswalk - Part 1: Slides Part 2: Guide with GAP Analysis**

# Military Occupation Specialty Crosswalk - Part 1: Slides



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

Soldier for Life – Transition Assistance Program

## **Military Occupation Specialty Crosswalk**

January 2018

### **MOS Crosswalk:**

- Documents.
- Outcome.
- Competencies.
- Learning Objectives.

**EXAMPLE Gap Analysis for 11B Infantryman**  
Part A: Filling in the Gap

Complete the "Where am I now" column, the "Where am I going" column, and finally fill the Gap by completing the "What do I need to fill in the Gap" column.

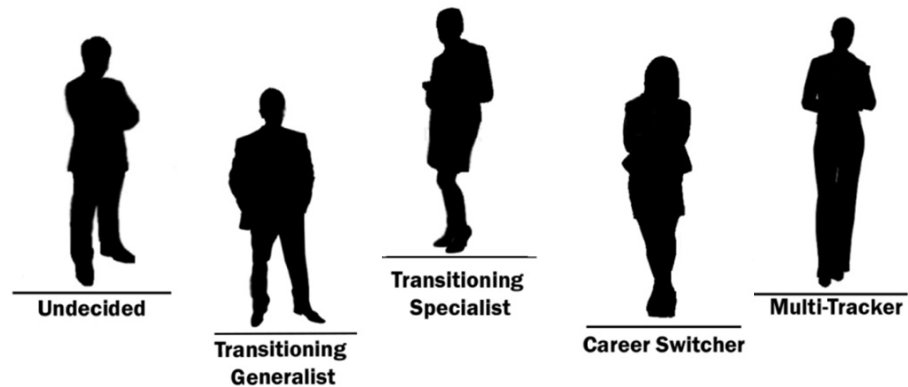
Where am I now?	What do I need to fill in the Gap?	Where am I going?
Current MOS: <u>11B Infantryman</u>		Civilian Occupation: <u>Criminal Investigator</u>
Use V-MET, Service Transcripts, and Professional Evaluations to complete this column.		Use Mynextmove for Veterans, O*Net, and MySkills, MyFuture to complete this column.
Experience and skills I have:  <u>4 years experience as an Army infantryman, Secondary MOS as an MP, performing security and safety tasks.</u>	Experience and skills I need to obtain:  <u>(1 yr) work experience or equivalent to E6</u>	Experience and skills this occupation requires:  <u>Law and government, Public Safety and Security, Problem Solving, Attention to detail, customer service</u>
Education and training I have:  <u>HS + 6 hours of college in basic studies</u>	Education and training I need to obtain:  <u>None</u>	Education and training this occupation requires:  <u>High school /GED or some college</u>
Credentials (licenses, certifications, apprenticeships) I have:  <u>Top Secret Clearance</u>	Credentials (licenses, certifications, apprenticeships) I need to obtain:  <u>None – already have security clearance</u>	Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation:  <u>Top Secret Clearance, Found 28 related certifications, none related to this particular occupation.</u>

MOS Crosswalk January 2018 3

Location:	
What is your preferred geographic location of relocation (city/state)?	<u>New Orleans / Louisiana</u>
Salary:	
What is the salary range for this occupation?	<u>\$26,700 to \$71,7000 / avg. \$39,500</u>
What is the salary range for this occupation in my preferred location (city/state)?	<u>\$20,800 to \$36,5000 / avg. \$25,000</u>
Does the salary range fit my requirements?	<u>Yes, as long as spouse also finds employment</u>
Job Outlook:	
What is the outlook for this occupation in your preferred state?	<u>Bright / Above Average</u>
What geographic locations (city/state) has a better outlook?	<u>Above Average also MS and TX</u>
Which location(s) (city/state) would you be willing to relocate to?	<u>Baton Rouge, LA</u>
Final Analysis:	
Based upon "Filling in the Gap", Salary, and Outlook, is this a good job to pursue?	<u>Yes</u>
List 2 alternative jobs that you can explore to expand your options. If needed, repeat GAP Analysis with each alternative job.	<u>Correctional Officer</u> <u>Gaming Surveillance Officer – Gaming Surveillance</u>
My Next Steps, based upon Part A and B of Gap Analysis:	
<u>Start researching available positions for Criminal Investigator and Correctional Officers in New Orleans and Baton Rouge.</u>	

MOS Crosswalk January 2018 4

## What kind of Jobseeker are you?

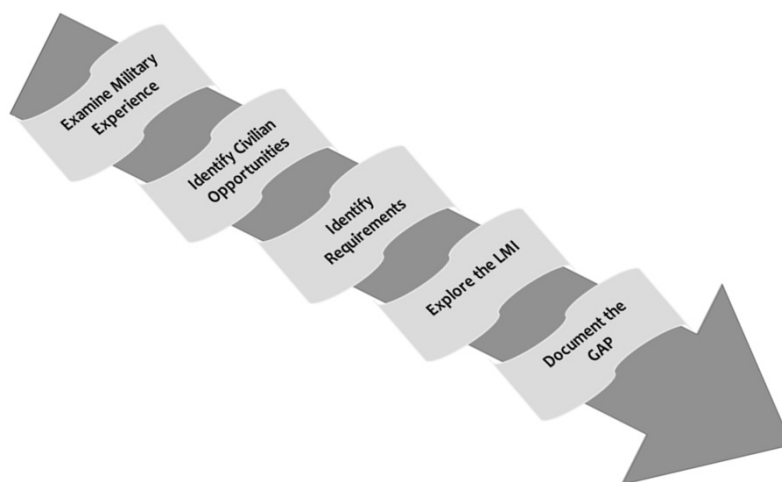


MOS Crosswalk

January 2018

5

## Crosswalk Process:



MOS Crosswalk

January 2018

6

# GAP Analysis:

## GAP Analysis

### Part A: Filling in the Gap

Complete the "Where am I now" column, the "Where am I going" column, and finally fill the Gap by completing the "What do I need to fill in the Gap" column.

Where am I now?	What do I need to fill in the Gap?	Where am I going?
Current MOS: _____  <i>Use VMET, JST, CCAF, and Professional Evaluations to complete this column.</i>		Civilian Occupation: _____  <i>Use Results from Kuder Journey, My Next Move for Veteran and O*Net to complete this column.</i>
Experience and skills I have:	Experience and skills I need to obtain:	Experience and skills this occupation requires:
Education and training I have:	Education and training I need to obtain:	Education and training this occupation requires:
Credentials (licenses, certifications, apprenticeships) I have:	Credentials (licenses, certifications, apprenticeships) I need to obtain:	Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation:

MOS Crosswalk

January 2018

7

# Hard vs. Soft Skills:

**Hard Skills** - Specific, teachable knowledge and abilities that can be defined and measured.

**Examples:** Software applications, language, typing, operating machinery.



Photo by Capt. Kyle Key



Photo by Terrance Bell

**Soft Skills** – Less defined, interpersonal skills.

**Examples:** Leadership, team building, communication, problem solving.

MOS Crosswalk

January 2018

8

## Purpose of VMET:

- Help Soldiers prepare resume.
- Translate military terminology and training into civilian terms.
- Establishes capabilities with prospective employers.
- Assists in applying to college or vocational institute.
- Lists military job experience and training history.
- Recommends college credit information.
- Suggests related certification and licensure.
- Provides civilian equivalent job titles.

MOS Crosswalk

January 2018

9

## VMET: Experience History

**OCCUPATION:** 7253, Air Traffic Controller-Radar

← **Title and Code**

**DUTY OCCUPATION:**

MARINE CORPS, ACTIVE: CORPORAL, Pay Grade E-4  
SEP 2008 - AUG 2010 (1 Year 11 Months)

← **Duty: Current Position  
Dates of Experience**

MARINE CORPS, ACTIVE: LANCE CORPORAL, Pay Grade E-3  
JAN 2007 - SEP 2008 (1 Year 8 Months)

**OCCUPATION DESCRIPTION FROM SERVICE FILE FOR: 7253**  
(Description dates JUL 2000 - OCT 2014)

← **Occupation  
Description**

Air traffic controllers-radar perform various duties within a radar facility incident to the control of air traffic at an established air traffic control facility, expeditionary airfield, or remote landing areas. They coordinate aircraft movement information with associated facilities or agencies, coordinate current weather and airfield conditions as required, and perform air traffic control duties in both tactical and nontactical air traffic control organizations. This MOS may be assigned as a skill designator MOS only.

**RELATED CIVILIAN OCCUPATIONS FOR: 7253**

Air Traffic Controllers (ONET 53-2021.00)  
Air-Traffic-Control Specialist, Station (DOT 193.162-014)  
Air-Traffic-Control Specialist, Tower (DOT 193.162-018)

← **Related Civilian  
Occupations, O\*NET,  
and DOT Occupation  
Code**

MOS Crosswalk

January 2018

10

## VMET: Training History

**MILITARY TRAINING:** AUG 2006 - NOV 2006, 2006

**NAVY COURSE:** C-222-2010, Air Traffic Controller

**LENGTH:** 14-16 weeks (560-640 hours)

**COURSE DESCRIPTION FROM AMERICAN COUNCIL ON EDUCATION:**

(NV-1704-0004, Exhibit dates JUL 1994 - OCT 2008)

Upon completion of the course, the student will be able to fulfill apprentice-level technical requirement for an air traffic controller eventually leading to FAA certification in control tower operations.

Lectures and practical exercises in basic air navigation and navigational aids; aviation meteorology; airport traffic control; and air traffic rules and regulations, communication procedures, and radar use.

**CREDIT RECOMMENDATION FROM AMERICAN COUNCIL ON EDUCATION**

(NV-1704-0004, Exhibit dates JUL 1994 - OCT 2008)

In the lower-division baccalaureate/associate degree category, 3 semester hours in national airspace system, 2 in aviation meteorology, 2 in Federal Aviation Administration (FAA) regulations, and 2 in navigation principles. In the upper-division baccalaureate degree category, 6 semester hours in air traffic control (1/96)(10/00).

(MARINE CORPS TRAINING HISTORY COURSE: 67A)

(NAVY TRAINING HISTORY COURSE: C-222-2010)



Training Dates,  
Course Number and  
Length



Course Description  
according to ACE




Credit recommendation  
from ACE

MOS Crosswalk

January 2018

11

## ESS: Employee Summary Sheet (USCG)


**UNITED STATES COAST GUARD**  
 BUREAU OF MARITIME SAFETY

USCG Form 100-100 (Rev. 10-10-1987)

<b>Name:</b> JOHN F. DOE	<b>Date of Birth:</b> 01-15-1967
<b>Email Address:</b> JOHN.F.DOE@USCG.MIL	<b>DEMS Date:</b> 10-10-1987
<b>Employee ID:</b> 0000000	<b>Active Date:</b> 03-15-1988
<b>Position Number:</b> 12345678	<b>Pay Rate:</b> 03-15-1988
<b>Grade:</b> W3	<b>Date:</b>
	<b>Grade Entry Date:</b> 05-01-2013
<b>Class:</b> Military	<b>Employee Rotation Date:</b> 06-01-2017
	<b>Date:</b> 03-31-2020
<b>Duty Type:</b>	<b>Expected Low Date:</b>
<b>Gender:</b> Male	<b>Current Assignment:</b> POZN
	<b>Officer Code:</b>
<b>Race:</b> White	<b>Spouse in Service:</b> No
<b>Ethnicity:</b> Not Hispanic or Latino	<b>Weight:</b> Completed

**Rank History:**

Rank	Rank Entry Date	Rank Exit Date	Time in Rank(yrs.)
ENG3	05-01-2013		2.07
ENG2	06-01-2010	06-01-2014	4.00
MR2	08-01-2006	06-01-2010	3.83
MR1	08-01-2002	08-01-2006	4.00
MR2	08-01-1999	08-01-2002	3.16
MR3	03-10-1993	08-01-1999	6.22
SR	12-11-1990	03-10-1993	2.24
SA	04-06-1990	12-11-1990	0.68
SR	02-12-1989	04-06-1990	0.15

**Position History:**

Position Entry Date	Position Description	Department
01-01-2013	ENG SUPPORT NAVAL	SEC SAN DIEGO
07-06-2013	MR AD	ENG SUPPORT DRY
03-23-2008	ENGINEER PETTY OFFICER	COC ADELBI
05-11-2008	ENGINEERING PETTY OFFICER	COC WABRO
06-26-2004	ENGINEER PETTY OFFICER	COC INCHALE
07-03-2002	DUTY	COC BARRECEBA
06-30-2000	DUTY	COC DEDST
07-01-1997	UNKNOWN	COT FACILET PACUBA
03-21-1993	UNKNOWN	COT SAN DIEGO
02-26-1993	UNKNOWN	COC BETHUNWED
06-25-1990	UNKNOWN	COC BLACKGAW
05-13-1990	BASIC RECRUIT	RECRUIT BASIC TRAINING
02-12-1989	UNKNOWN	UNKNOWN UNIT

**Lists all jobs held to include:**

- ✓ Job Titles
- ✓ Rank History
- ✓ Position History
- ✓ Education
- ✓ TMT History
- ✓ Direct Access Courses
- ✓ Training
- ✓ Tests
- ✓ Competencies
- ✓ Board/Memberships
- ✓ Medals and Awards

MOS Crosswalk

January 2018

12

## JST: Joint Services Transcript (Army)

Status: Active				
Military Course Completions				
Military Course ID	ACE Identifier Course Title Location-Description-Credit Areas	Dates Taken	ACE Credit Recommendation	Level
750-BT	<b>AR-2201-0399</b> <b>Basic Combat Training:</b> Upon completion of the course, the recruit will be able to demonstrate general knowledge of military organization and culture, mastery of individual and group combat skills including marksmanship and first aid, achievement of minimal physical conditioning standards, and application of basic safety and living skills in an outdoor environment.	13-MAR-1987 to 07-MAY-1987		
	• First Aid		1 SH	L
	• Marksmanship		1 SH	L
	• Outdoor Skills Practicum		1 SH	L
	• Personal Physical Conditioning (10/00)(10/00)		1 SH	L
500-75D10	<b>AR-1406-0011</b> <b>Personnel Records Specialist:</b> US Army Training Center Ft Jackson SC To train individuals to maintain personnel records.	08-MAY-1987 to 26-JUN-1987		
	• Clerical Bookkeeping		3 SH	L
	• Office Procedures		2 SH	L
	• Typing (8/88)(8/88)		2 SH	L
605-19-PLDC	<b>AR-2201-0253</b> <b>Primary Leadership Development:</b>	22-MAR-1990 to 19-APR-1990		

MOS Crosswalk

January 2018

13

## CCAF: Community College of the Air Force

REGISTERED FOR 1AOY Human Resource Management		30-May-2006
ASSOCIATE OF APPLIED SCIENCE DEGREE AWARDED		31-May-2006
REGISTERED FOR 4VAD Aircraft Systems Maintenance Technology		27-Mar-1997
ASSOCIATE OF APPLIED SCIENCE DEGREE AWARDED		11-Feb-2002
AIR FORCE COURSE NO	TITLE	DATE COMPLETED (OR RECORDED)
CCAF COURSE CODE	TITLE	SEM HRS GRADE
	BASIC MILITARY TRAINING	CREDIT AWARDED 04-Dec-1990
PHE1000	PHYSICAL EDUCATION/WEELNESS	4.00 S
3AQR45730C 000	APPREN STRAT ACFT MAINT SPEC 135	SHEPPARD AFB 17-Jan-1991
AMT1218	AIRFRAME SYS/COMPONENTS	4.00 S
AMT1219	ACFT MAINT FUNDAMENTALS	3.00 S
AMT1229	INTRO TO AIRCRAFT MAINT	3.00 S
4ABF45730C 001	EC/KC/RC135 APR STRAT ACFT MAINT	SHEPPARD AFB 21-Mar-1991
AMT2236	ADV ACFT MAINT LAB	7.00 S
5ALS99400 001	AIRMAN LEADERSHIP SCHOOL	KADENA AB 07-Nov-1995
LMM1101	LEADERSHIP/MANAGEMENT I	2.00 S
LMM1102	MANAGERIAL COMMUNICATIONS I	2.00 S
LMM1103	MILITARY STUDIES I	2.00 S
LMM1104	INTRO TO TOTAL QUAL MGT	4.00 S
5NCO99200 002	NCO COMMAND ACADEMY	MCGUIRE AFB 14-Dec-2001
LMM2121	LEADERSHIP/MANAGEMENT II	6.00 S
LMM2122	MANAGERIAL COMM II	3.00 S
LMM2123	MILITARY STUDIES II	2.00 S

MOS Crosswalk

January 2018

14

## CG 4082:Coast Guard Record of Professional Development

U.S. DEPARTMENT OF HOMELAND SECURITY U.S. COAST GUARD CG-4082 (Rev. 8-04)				RECORD OF PROFESSIONAL DEVELOPMENT	
Name (Last, First, MI):		SSN:	Rank: LCDR		
See Instructions on page 2 for completion of this form.					
Key Word(s) (see instructions)	Descriptive Title and Institution and/or Location of Activity	Qualification, Cert., Grade or N/A	Date Completed		
Academic Courses	Performance Based Management (QGM570), National Graduate School, E-City Cohort	A	05/2010		
Academic Courses	Best Practices for Master's Educ (EDU501) National Graduate School, E-City Cohort	A	04/2010		
Qualifications	Contracting Officer's Technical Representative, Dept of Homeland Security	N/A	09/2009		
Qualifications	MH-60T Pilot Transition Course, Aviation Training Center Mobile	Pass	09/2009		
DOD Courses	Emergency Egress Training (9DS Dunker) Fort Rucker, AL	Pass	08/2009		

- List of all training completed.
- Can supplement the JST, be used to boost the education and training section in GAP Analysis and on a resume.

MOS Crosswalk

January 2018

15

## Credentialing:

Licensure	Certification	Apprenticeship
-----------	---------------	----------------

### Credentials

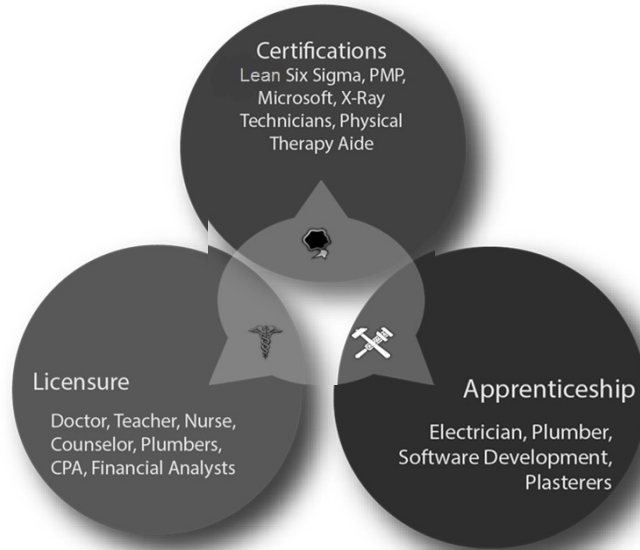
- May be required by law or an employer for employment.
- Lead to higher pay or improve promotion potential.
- Demonstrates transferability of military skills and relevance in the civilian workforce.
  - NAVY: [www.cool.navy.mil/](http://www.cool.navy.mil/)
  - ARMY: <https://www.cool.army.mil>
  - MARINE: <http://www.cool.navy.mil/usmc/>
  - AIR FORCE: <https://afvec.langley.af.mil/afvec/Public/COOL/Default.aspx>

MOS Crosswalk

January 2018

16

## Types of Credentials:



MOS Crosswalk

January 2018

17

## GAP Analysis Activity: Where am I now?

1. Use the VMET, JST, Credentialing, Professional Evaluations and COOL websites to find the following information:
  - a. Experience and Skill.
  - b. Education and Training.
  - c. Credentials (license, certifications, apprentices).
2. Complete the 'Where am I now?' section of the GAP Analysis.

Where am I now?
Current MOS: _____
<i>Use V-MET, Service Transcripts, and Professional Evaluations to complete this column.</i>
Experience and skills I have:
Education and training I have:
Credentials (licenses, certifications, apprenticeships) I have:

MOS Crosswalk

January 2018

18

## O\*NET Interest Profiler:

MY NEXT MOVE FOR VETERANS A proud partner of the American Job Center Network

www.MyNextMove.org/vets

You've served your country. Now you're ready for a new challenge.

**What do you want to do for a living?**

"I want to be a ..."

Search careers with key words.

Describe your dream career in a few words:

Examples: doctor, build houses

Search

"I'll know it when I see it."

Browse careers by industry.

There are over 900 career options for you to look at. Find yours in one of these industries:

Administration & Support Services

Browse

"I liked my last job."

Find careers like your military job.

Enter the name or code of your military classification. We'll suggest civilian careers with similar work.

Air Force (AFSC)

Examples: 11K3A, airfield operations

Find

Want more options? Check out careers in these groups:

Bright Outlook green Job Prep

Still not sure? The O\*NET Interest Profiler suggests careers based on the type of work you enjoy doing.

MOS Crosswalk

January 2018

19

## My Next Move for Veterans:

**What do you want to do for a living?**

"I want to be a ..."

Search careers with key words.

Describe your dream career in a few words:

Examples: doctor, build houses

Search

"I'll know it when I see it."

Browse careers by industry.

There are over 900 career options for you to look at. Find yours in one of these industries:

Administration & Support Services

Browse

"I'm not really sure."

Tell us what you like to do.

Answer questions about the type of work you might enjoy. We'll suggest careers that match your interests and training.

Start

[www.mynextmove.org/vets/](http://www.mynextmove.org/vets/)

MOS Crosswalk

January 2018

20

## GAP Analysis Activity:

### Where am I going?

1. Use the O\*NET Interest Profiler and My Next Move for Veterans to find the following information:
  - a. Experience and Skill.
  - b. Education and Training.
  - c. Credentials (License, Certifications, Apprentices).
2. Complete the 'Where am I going?' section of the GAP Analysis.

Where am I going?
Civilian Occupation:
<i>Use My Next Move for Veterans, O*Net, and BLS.gov to complete this column.</i>
Experience and skills this occupation requires:
Education and training this occupation requires:
Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation: None

MOS Crosswalk

January 2018

21

## Influences on Career Selection:

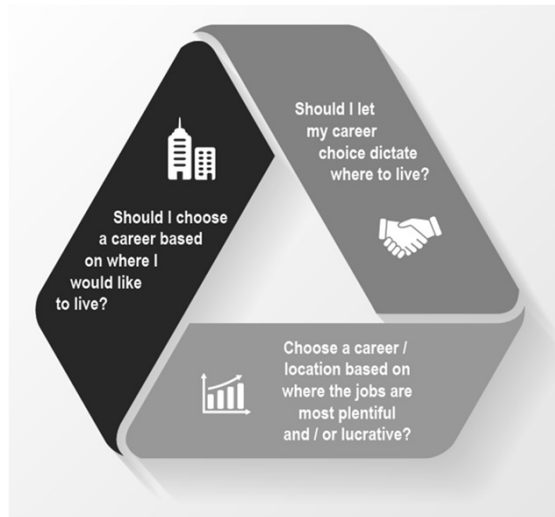
Geographic Location	Labor Market Information (LMI)
Determine your potential priorities:	LMI can help you:
Pursuing a location without your desired profession.	Understand today's complex workforce.
Pursuing your profession regardless of location.	Explore civilian occupations based on employment levels and trends.
Identifying an alternative profession because of your selected location.	Make informed career decisions.
Research/Explore Geographic Location:	Research/Explore:
Cost of living and housing. Relocation costs. Family relocation.	National, state, and local employment statistics, job forecasts, wages, and demographics.
Reserve Component – Continuum of Service	A military skills translator to identify a civilian occupation.
	LMI data and compare geographic areas.

MOS Crosswalk

January 2018

22

## Influences on Career Selection:



MOS Crosswalk

January 2018

23

## GAP Analysis Activity: Labor Market Information (LMI)?

1. Use O\*NET and My Next Move for Veterans to find the following information:
  - a. Location.
  - b. Salary.
  - c. Job Outlook.
2. Complete the Part B: LMI section of the GAP Analysis.

GAP Analysis	
Part B: Assessing the Salary and Labor Market for the civilian occupation	
After completing Part A: Filling in the Gap, complete the Labor Market Information (LMI) for the civilian occupation using My Next Move for Veterans.	
<b>Location:</b>	
What is your preferred geographic location of relocation (city/state)?	
<b>Salary:</b>	
What is the salary range for this occupation?	
What is the salary range for this occupation in my preferred location (city/state)?	
Does the salary range fit my requirements?	
<b>Job Outlook:</b>	
What is the outlook for this occupation in your preferred state?	
What geographic locations (city/state) has a better outlook?	
Which location(s) (city/state) would you be willing to relocate to?	

MOS Crosswalk

January 2018

24

## GAP Analysis Activity:

<b>What do I need to fill in the Gap?</b>
Experience and skills I need to obtain:
Education and training I need to obtain:
Credentials (licenses, certifications, apprenticeships) I need to obtain:

### Document the GAP:

1. Analyze your findings under 'Where am I now?' and compare to 'Where am I going?'
2. Fill in the 'What do I need to fill the GAP?'
  - a. Experience and Skill.
  - b. Education and Training.
  - c. Credentials (License, Certifications, Apprentices).
3. Examine Part B: **Final Analysis**
  - a. Is this a good job/career to pursue?

#### Final Analysis:

Based upon "Filling in the Gap", Salary, and Outlook, is this a good job to pursue?	
List 2 alternative jobs that you can explore to expand your options. If needed, repeat GAP Analysis with each alternative job.	

#### My Next Steps, based upon Part A and B of Gap Analysis:

--

MOS Crosswalk

January 2018

25

## Summary:

- Department of Labor Employment Workshop (DOLEW) will help you further explore aspects to consider.
- Note alterations to your track selection.
- Identify and pursue next steps in your transition process.
- Contact your local Personnel Office for accuracy of your Official Military Record.

MOS Crosswalk

January 2018

26

## Wrap Up: Don't Forget to....

- Update ITP:
  - **Block 1- Section II: A & B; Section III: A & B**
  - **CRS:**
    - Assessment Tool
    - GAP Analysis (Crosswalk military skills set to civilian skills AND Identify and document requirements and eligibility for Licensure, Certification, and Apprenticeship).
- Complete the Course Assessment for the **MOS Crosswalk:**
  - [www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)
- SFL-TAP Virtual Center:
  - 1-800-325-4715, <https://www.sfl-tap.army.mil/>
- DOLEW Prerequisites.

# Thank you!

# Military Occupation Specialty Crosswalk - Part 2: Guide with GAP Analysis

## Overview

The purpose of this course is to begin identifying skills, experience, credentials, and education obtained in the military and crosswalk them to civilian opportunities.

You will learn about the different types of job seekers and how to conduct a Military Occupation Specialty (MOS) Crosswalk. You will conduct a Gap Analysis activity to crosswalk your individual MOS to civilian career opportunities identifying the gaps, which need to be explored in order to be more marketable in the civilian sector.

To assist in conducting the Gap Analysis, the following documentation is recommended:

- VMET
- JST or CCAF
- OER or Evaluations
- Skill assessment results (Interest Profiler or Kuder Journey)

## Competencies

- Identify civilian jobs that are relevant to personal career goals.
- Research personally selected geographic locations and in-demand occupations by using employment outlook/labor market information (LMI) to make an informed career decision.

## Learning Objective

- Interpret the Verification of Military Experience and Training (VMET) transcripts to civilianize military terminology.
- Identify required credentials/education and compare to the Joint Service Transcript (JST) and Community College of the Air Force (CCAF) recommended credit.
- Identify gaps between civilian occupational requirements and current knowledge, skills, and education/training.
- Identify primary and alternative occupational goals based on LMI and individual qualifications
- Identify and research career employment opportunities of interest
- Update Individual Transition Plan (ITP) information, Block 1: Section II and II.

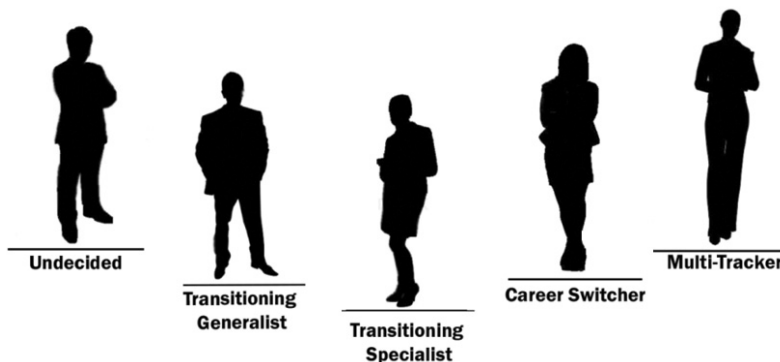
## MOS Crosswalk

The purpose of drafting a crosswalk of your MOS is to identify and relate civilian career opportunities and requirements to your current military education, training, and experience. The MOS Crosswalk helps you identify your skills, experience, and abilities.

Some Soldiers know that they want to pursue education, a certain career, go into business for themselves, work part-time, or enter a technical field. Others are undecided and could use more exploration and assistance in their career search.

Regardless of your personal career situation, the MOS Crosswalk is a good way to increase your self-knowledge and provides you with the first step toward making a successful transition. To begin, we will determine which type of job seeker you feel you can relate to most.

### Types of Job Seekers



### Types of Job Seekers

**Transitioning Specialist** – A Soldier who has held a technical military occupation and wants to continue in that occupational area in the civilian workforce. Example: An Air Traffic controller in the military who wants to continue as one in the civilian workforce.

**Transitioning Generalist** – A Soldier who wants to utilize the general and leadership skills acquired through military Service in the civilian workforce. Example: A senior NCO with infantry background who wants to serve as a corporate trainer.

**Career Switcher** – A Soldier who wants to pursue a specific civilian occupation that is unrelated to military occupation or experiences. Example: An electronics technician who wants to become a history teacher.

**Undecided** – A Soldier who has not decided on a specific career path within the civilian workforce. Example: A Soldier who wants to settle in a specific geographic location without a clear career path.

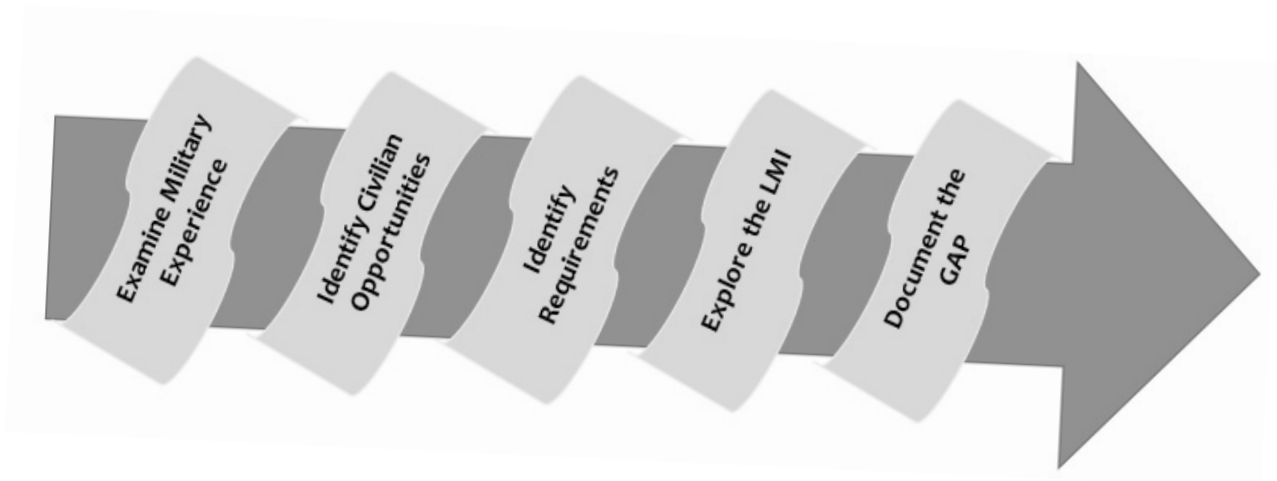
**Multi-tracker** – A Soldier who wants to pursue a combination of civilian opportunities that may include employment, education, technical training, entrepreneurship, or volunteerism. Example: A medical corpsman who is attending college to become a Physician Assistant (PA) while concurrently employed part-time as an emergency medical technician.

## MOS Crosswalk Process

Translating your education, training, experience, and skills into civilian career goals and jobs is a multi-step process that can have a variety of outcomes.

This process is as follows:

1. Examine your military experience and training record.
2. Identify civilian occupations and careers that correlate to your experience, abilities, and goals.
3. Identify the education, experience, and credentials required.
4. Explore the labor market in the geographic area where you are interested in living.
5. Re-evaluate goals based on steps 2-4.
6. Document the gap between your current occupation and your chosen career field.



## Introduction of GAP Analysis

The main tool of the MOS Crosswalk is the GAP Analysis. When completed, it will provide a visual presentation of the “gaps” in education, experience, and credentials. The left column, “Where am I now?” is for defining skills you currently have, either through the military or from the civilian sector. During this section, the VMET, Service transcripts, and evaluations will be very useful. We will also explore your current military occupation using O\*NET Online to provide a list of essential and technical skills.

The right column, “Where am I going?” is used to identify the skills, education, and certifications required to be successful in a profession or career.

Finally, the middle column, “What do I need to fill the Gap?” will show the “GAP” between the skills and education you currently possess and those you will need to acquire to be employed in this profession. An example from the Appendix is shown below.

## Gap Analysis

### Part A: Filling in the Gap

Complete the "Where am I now" column, the "Where am I going" column, and finally fill the Gap by completing the "What do I need to fill in the Gap" column.

Where am I now?	What do I need to fill in the Gap?	Where am I going?
<p>Current MOS: <u>6317 Aircraft Technician</u></p> <p>Use V-MET, JST, CCAF and Professional Evaluations to complete this column.</p>		<p>Civilian Occupation: <u>Air Traffic Controller</u></p> <p>Use Mynextmove for Veterans and O*Net to complete this column.</p>
<p>Experience and skills I have:</p> <p>10 years. Installs, removes, inspects, tests, maintains, and repairs components, subsystems, and ancillary equipment on installed aircraft communications, navigation, and deceptive electronic countermeasures systems.</p>	<p>Experience and skills I need to obtain:</p> <p>None</p>	<p>Experience and skills this occupation requires:</p> <p>Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.</p>
<p>Education and training I have:</p> <p>aviation maintenance integrated avionics systems communications/navigation maintenance Antenna Construction and Propagation of Radio Waves Communications Security See JST for additional information.</p>	<p>Education and training I need to obtain:</p> <p>None</p>	<p>Education and training this occupation requires:</p> <p>May require a background in the following (STEM) educational disciplines: Engineering — Agricultural Mechanics and Equipment/Machine Technology; Aircraft Powerplant Technology/Technician; Airframe Mechanics and Aircraft Maintenance.</p>
<p>Credentials (licenses, certifications, apprenticeships) I have:</p> <p>none.</p>	<p>Credentials (licenses, certifications, apprenticeships) I need to obtain:</p> <p>12 certifications available on MyNextMove.</p>	<p>Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation:</p> <p>Varies by employment opportunity</p>

## Examine your Military Experience and Training Record

The first block on the Gap Analysis is experience and skills. This encourages you to think about your level of experience and the skills (hard and soft) that you have gained while in the Service.

### Hard vs. Soft Skills

Hard skills, also referred to as technical skills, are defined as specific, teachable knowledge, or abilities which can be measured and defined. If you claim to speak a foreign language or can type 90 words a minute, these are skills an employer can easily test.

Soft skills, also called essential or non-technical skills, are harder to define. These are characteristics which are based on personality and interpersonal interaction. Common soft skills include leadership, team building, and problem solving.

As a veteran, you have received extensive, formal, in-residence training in both hard and soft skills, but it can be the soft skills – such as teamwork, oral and written communication, and continuous learning – that employer's value.

RAND Corporation was commissioned to conduct research to quantify and describe the softs skills that service members acquire during their military careers. Additional information from this study is located in the Appendix.

HARD SKILLS	SOFT SKILLS

Review the list below created by the RAND Corporation study to determine which soft skills you possess.

Skill Name	Definition	Synonyms
<b>Decision-making/Decisiveness</b>	Choosing the best solution or option in a timely or decisive manner.	Evaluating Accessing
<b>Critical Thinking</b>	Actively and skillfully conceptualizing, analyzing, synthesizing, and evaluating information to formulate options and to reach a conclusion.	Analytic thinking Problem solving
<b>Leading, Motivating, and Inspiring Others to Accomplish Goals</b>	Influencing and inspiring others by providing purpose, direction, and motivation to accomplish the organization's goals.	Motivating Inspiring Mentoring
<b>Managing/Supervising Others</b>	Organizes, coordinates, and leads subordinates in work efforts to accomplish organizational goals.	Administering Organizing

<b>Project Planning</b>	Identifying resources, planning, organizing, scheduling, and coordinating tasks and activities.	Project management Strategic planning
<b>Continuous Learning</b>	Taking the necessary actions to develop and maintain knowledge, skills, and expertise.	Adaptive learning Willingness to learn
<b>Training Others</b>	Planning, organizing, and conducting activities that increase the capability of individuals or organizations.	Developing Mentoring
<b>Teamwork/Team-Building</b>	Establishing productive relationships with other team members to perform team tasks and improving performance.	Followership Cooperation Collaboration
<b>Interpersonal Skills</b>	Recognizing and accurately interpreting the verbal and nonverbal behavior of others.	Oral communication Intercultural skills
<b>Oral Communication</b>	Persuasively presenting thoughts and ideas; attending to and interpreting verbal messages and other cues.	Persuasive speaking Active listening Two-way communication
<b>Written Communication</b>	Communicates thoughts, ideas, and information in a logical, organized, and coherent written manner.	Writing
<b>Being Dependable and Reliable</b>	Diligently following through on commitments and consistently meeting deadlines.	Getting the activity done
<b>Conscientiousness and Attention to Detail</b>	Diligently checking work to ensure that all essential details have been considered.	Conscientiousness Discipline Autonomy
<b>Situational Awareness</b>	Perceiving, analyzing, and comprehending critical elements of information in one's environment.	Responsiveness Attentiveness
<b>Adaptability</b>	Responding quickly and effectively to uncertain and unpredictable work situations.	Active learning Situational flexibility
<b>Handling Work Stress</b>	Functioning effectively under pressure; remaining composed under pressure and high-stress situations.	Resilience Coping

<b>Persistence</b>	Working hard to achieve a goal or accomplish an assigned task.	Perseverance Grit
<b>Behaving Ethically</b>	Behaving in an honest, fair, and ethical manner and encourages others to do so as well.	Integrity
<b>Operating Safely</b>	Identifying and carefully weighing safety risks in making decisions and adhering to safety rules.	Safety and Risk management

To fully understand how identify if you possess these skills, refer to the Rand Study information page in the Appendix.



SOFT SKILLS SERVICE  
MEMBERS GAIN  
DURING  
PROFESSIONAL  
MILITARY TRAINING

## Tools for Transition

One purpose of this course is to assist you in identifying your essential skills. You started a list during the last activity and will next use your VMET, JST, credentials, the COOL website, and O\*NET to determine even more technical and non-technical skills. The process begins with understanding each of these Tools for Transition.

### Verification of Military Experience and Training (VMET)

The VMET document is an “all-services” integrated form, which displays demographic, training, and experience information retrieved from various automated sources.

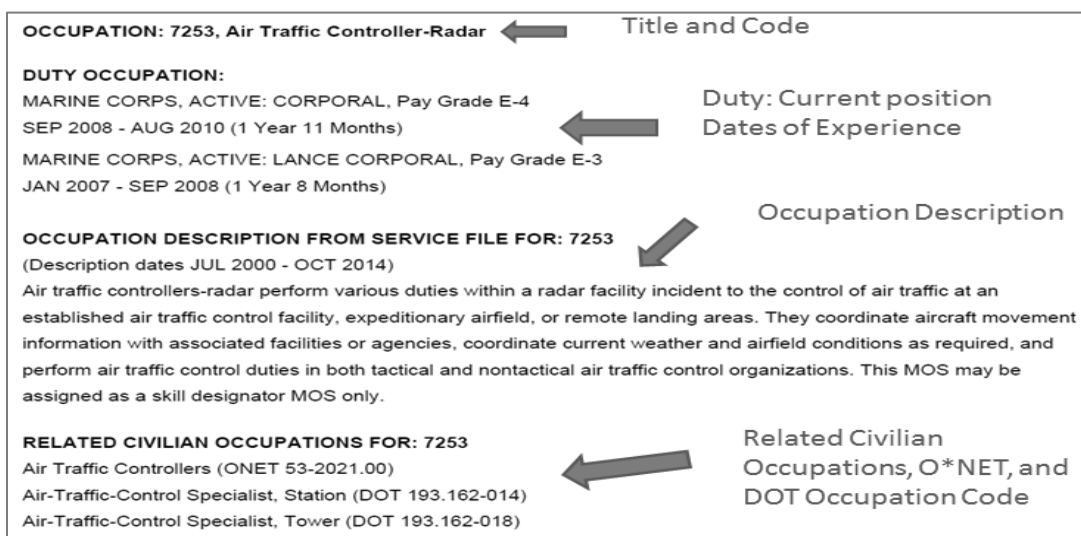
The purpose of the VMET report is to provide descriptive summaries of military work experience, training history, and language proficiencies. Additionally, the VMET includes recommended college credit associated with an individual’s military experience and training as assigned by the American Council on Education (ACE) and related civilian equivalent job titles, when such information is available. Military work experience and civilian equivalent job titles are only available on an enlisted service member’s VMET. Officers should refer to their OER and ORB for this information.

If you do not have your VMET, you may download a copy from [www.dmdc.osd.mil/tgps](http://www.dmdc.osd.mil/tgps)

The VMET provides a history of successfully completed military training and work experience dating back to FY 1985 (or earlier, when available).

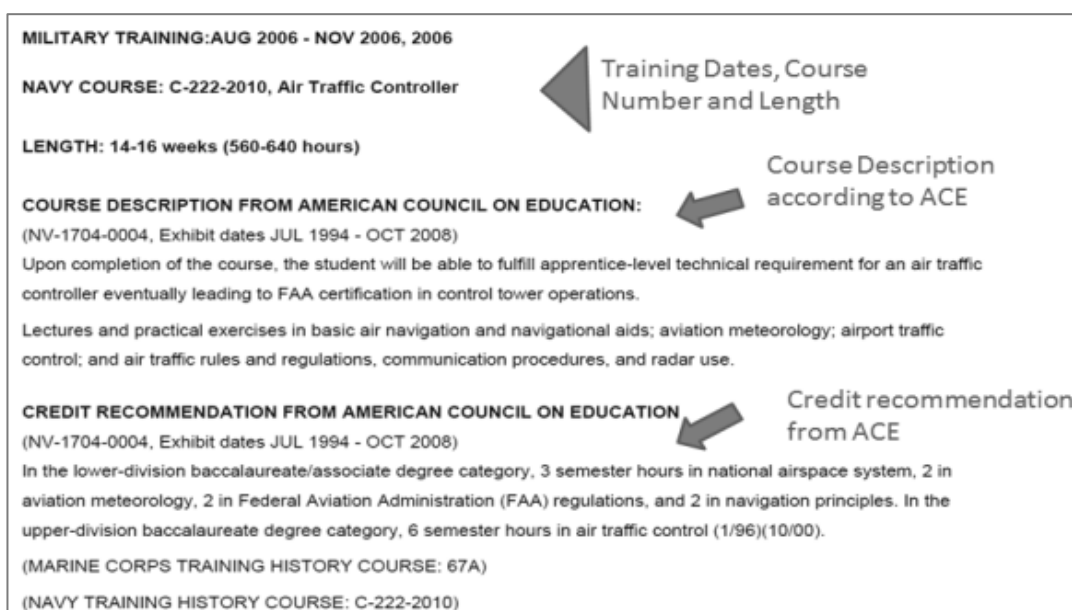
Data includes:

- Military occupations, titles, and pertinent dates
- Occupation description
- Additional skill codes with title and description
- Training course title, date of completion, length, and description
- Any associated ACE recommended credits
- Any off-duty education and foreign language proficiencies, as provided by your branch of service.



For crosswalk purposes, you should focus on the following areas:

- All titled “occupation” codes
- “Occupation description from Service file” information
- “Related civilian occupation” for related civilian occupation titles
- “Course description from American Council on Education” for consideration in any additional educational and certification requirements identified for career exploration
- “Additional qualification(s)” for review of additional skills sets you may have acquired
- Duty – Current position/duties
- Primary – Positions for which you received training
- Secondary – Positions for which you are qualified, but not currently performing



VMET Updates vs. Your Separation: ([www.dmdc.osd.mil/tgps](http://www.dmdc.osd.mil/tgps))

If your VMET document is not fully updated by the time you take your Transition classes and separate, that is still considered acceptable, since the Transition Counselors know that the VMET document has a lengthy lag time for update delays. The Date of Information (block 5) on your VMET document is the last date we received information from the Services for you, as it usually lags about 3 - 6 months behind the current date. What this means is that anything that occurred after that date will not appear on this VMET; you will have to wait for the next quarter of data to be loaded into VMET to see that information.

As a member of the Coast Guard, you may or may not have a VMET. Your equivalent document for the Coast Guard is the Employee Summary Sheet.

#### **Employee Summary Sheet (U. S. Coast Guard)**

- Provides a complete history of positions held within the service
- Lists ranks and dates attained
- Lists job titles and unit assignments with dates
- Lists complete history of TMT, Direct Access, and other training courses
- Shows competencies, specialties, and qualifications attained
- Provides a complete list of awards and dates received

To obtain a current copy of your ESS, access the <https://cgbi.osc.uscg.mil/> website using your CAC.

#### **Service Transcripts**

Service transcripts are education/training transcripts obtained online or through the base education office. They may be ordered and evaluated by the Soldier and may apply to every level of service members (enlisted, officer, and warrant officer). Transcripts downloaded by the Soldier are considered unofficial.

#### **Joint Services Transcript (JST)**

- Identifies upper and lower credit recommendations
- Identifies course hours and descriptions
- Identifies military experience related to college credit

## College of the Air Force (CCAF)

- Identifies course hours and descriptions
- Identifies military experience related to college credit

The Air Force's Community College of the Air Force (CCAF) is a regionally accredited institution of higher learning dedicated to the enlisted member.

## CG 4082 (U. S. Coast Guard Record of Professional Development)

- Identifies all academic courses, military courses, and qualifications completed
- Provides grades (if applicable)
- Identifies dates of completion
- Can supplement the JST

These resources may overlap with Verification of Military Experience and Training (VMET) or with the CG Employee Summary Sheet.

JST: <https://jst.doded.mil/>

CCAF: <http://www.airuniversity.af.mil/Barnes/CCAF/>

CG 4082: must request from admin

The transcripts record all education courses and training – even when not in the “line of duty.” The transcripts identify competencies and strengths, along with how they might apply to various civilian career paths. When using TA, the school is required to provide the information on courses and grades to the Service who in turn will supply the information for the JST. If you paid for your classes or have previous college courses and wish to have them added to your JST, you must send an official copy of the transcript to your Service's JST or education office.

Transcripts assist with:

- Identifying skills to help guide you to a career field
- Reinforcing career path/continuing education
- Composing your resume
- Determining your education path – you could pursue further education or use what you have to pursue more education or a “degree” program.

Additionally, transcripts recommend college credit for prior experience and learning. You can use these recommendations to advocate for college credit at learning institutions.

For more information on college credits and education, attend the Accessing Higher Education (AHE) or the Career Technical Training Track (CTTT).



## Credentialing

### Introduction to Credentialing

Some occupations have certain professional and technical standards required to perform the job. The process of meeting these standards and earning official recognition of credentials – licenses, certifications, or apprenticeships – is called credentialing. Private and government organizations set credentialing standards, generally called credentialing boards. Some credentials have educational requirements as part of the eligibility.

Credentials supply documented proof of your ability to perform in a certifiable career field. They help develop a more diversely skilled workforce, broaden professional development, and validate professional knowledge and skills gained through experience, technical education, and training.

Sometimes when doing a crosswalk, multiple credentials are shown. There can be 20-30 related credentials for a specific occupation. You will need to do research for the specific occupation and look at job listings to determine specific requirements.

**TIP:** Check with specific state or professional organizations for certification and licensure requirements. Federal, state, or local laws may **require specific credentials** to perform the duties in some occupations.

Employers may only choose to employ individuals with the appropriate credentials, and the majority of employers hire the individual who best fits the criteria of the position.

If you have credentials in occupations you do not wish to pursue, they could prove to be very important in a related career, so do not discount their usefulness until you conduct thorough research.

Most credentials expire after a certain timeframe. In addition, many credentialing bodies require continuous learning and experience (Continuing Education Units or CEUs). They may also require re-certification to maintain the credential.

### Credentialing Opportunities Online (COOL) Website

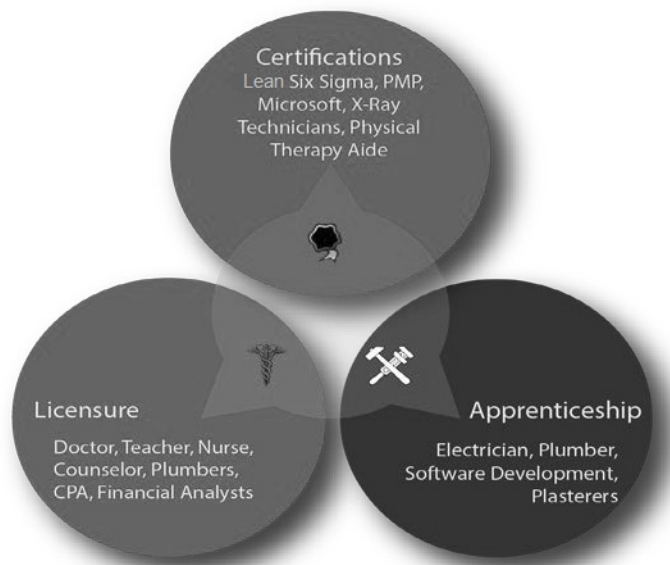
The Credentialing Opportunities Online (COOL) Websites – Service members and veterans and Guard/Reserve personnel – explains how you can meet civilian certification and licensure requirements related to your ratings, job, designators, and occupations.

NAVY: [www.cool.navy.mil/](http://www.cool.navy.mil/)

ARMY: <https://www.cool.army.mil>

MARINE: <http://www.cool.navy.mil/usmc/>

AIR FORCE: <https://afvec.langley.af.mil/afvec/Public/COOL/Default.aspx>



## Three Main Types of Credentials

1. **Licensure** – Governmental agencies – federal, state, or local – grant licenses to individuals to practice a specific occupation, such as a medical license for doctors. State or federal laws and regulations define the standards that individuals must meet to become licensed. Licenses are typically mandatory.
2. **Certification** – Non-governmental agencies, associations, and even private sector companies may grant certifications to individuals who meet predetermined qualifications. These qualifications are generally set by professional associations (for example, National Commission for Certification of Crane Operators) or by industry and product-related organizations (for example, Novell Certified Engineer). Certification is typically an optional credential although some state licensure boards and some

employers may require certification. For many occupations, more than one organization may offer certifications.

DO NOT confuse Certification with certificate; **certification programs** provide proof that you have a demonstrated competency in a specific area; **certificate** or **certificate of completion programs** are a training program for a topic for which participants receive a certificate after attendance or completion of coursework. This is not meant to provide proof of competency--only provision of information.

3. **Apprenticeship** – A registered apprenticeship program is an industry-based approach to training that combines paid on-the-job learning with job-related education. It is a written plan to move an employed apprentice from low or no skill level to the full performance level for occupationally identified skill sets. A registered apprenticeship program must meet program parameters established under the National Apprenticeship Act. The Act and its regulations are administered by the U.S. Department of Labor’s Office of Apprenticeship or a Secretary of Labor-approved State Apprenticeship Agency. (<https://www.dol.gov/featured/apprenticeship> )

## The Importance of Credentialing

### Why is Credentialing Important?

- Could be required by law or by an employer for entry into employment
- Could lead to higher pay or improved prospects for promotion
- Demonstrates to civilian employers that training and skills attained in the military are on par with those gained through traditional civilian pathway

### Deciding Whether to Pursue a Credential

Licenses are typically mandatory, so if the civilian career you intend to pursue has an associated license, you will need to obtain that license to perform that job. Certifications, on the other hand, are typically voluntary – meaning you can get a job without them.

To determine whether to pursue a certification, consider:

- Does the employer require a certain certification? Look at a sample of a specific job advertisement and see whether employers are requiring certification. If multiple employers require or recommend a specific certification, it would be wise to attain it.

- Will the certification give me a competitive advantage? Even if the certification is not required, having one might make your application or resume stand out. If you are pursuing a civilian career area that is unrelated to your military occupation or education, training, and experience, and a certification is available in that career field, it is probably worthwhile to attain it. If you plan to pursue a civilian career and there is a certification that is a direct match with the career, attaining it will also make you more competitive.

**ACTIVITY: GAP Analysis – Where am I now?**

1. Use the VMET, JST, Credentialing, Professional Evaluations, and COOL websites to find the following information:
  - a. Experience and Skill
  - b. Education and Training
  - c. Credentials (license, certifications, apprenticeships)
2. Complete the “Where am I now?” section of the GAP Analysis

<p style="text-align: center;"><b>Where am I now?</b></p> <p>Current MOS: _____</p> <p><i>Use VMET, JST, CCAF, and Professional Evaluations to complete this column.</i></p>
<p>Experience and skills I have:</p>          
<p>Education and training I have:</p>          
<p>Credentials (licenses, certifications, apprenticeships) I have:</p>          

## Identify Civilian careers that align with your skills, ability, and interests and identify the education, experience, and credentials required.

One way to seek new career options is to answer some career-related interest questions in a career assessment, such as O\*NET Interest Profiler. For this assessment, you will answer 60 questions about your skills, interests, and abilities. Follow the directions to see what interesting career options are presented to you based on your likes and dislikes.

### O\*NET Interest Profiler

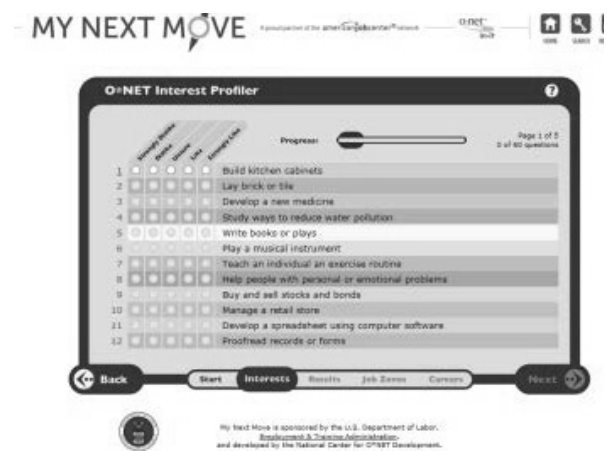
#### Web Exploration Activity: O\*NET Interest Profiler Instructions

<http://www.mynextmove.org/vets>

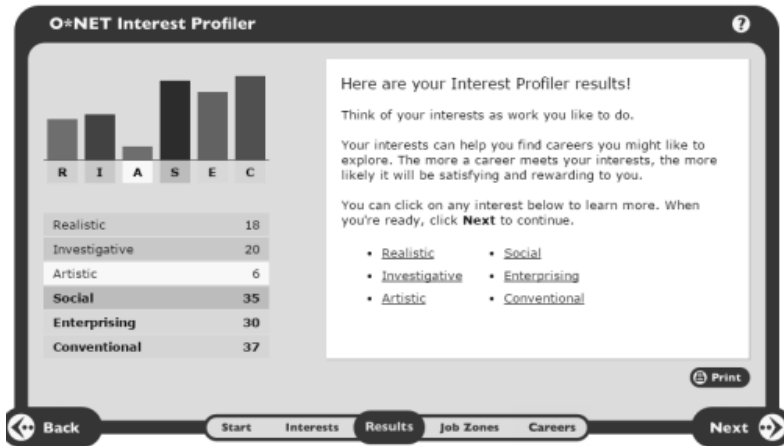


1. Click on the **Interest Profiler**
2. Click on the **NEXT** button at the bottom of the screen
3. Click on the **NEXT** button to advance through the Interest Profiler system; you must answer every question for the program to advance
4. After the questions are completed, click **NEXT** to see the results; the highest numbers are the basis for your results.
5. Click **NEXT** until Select a Job Zone; choose the job zone best suited for your needs
6. Click on a career title that interests you to go to the informational page located on O\*NET showing the skills, abilities, education necessary for this career or occupation.

**TIP** For best results, try not to choose “Unsure” as an answer.



## O\*NET Interest Profiler Results



The results of the interest profiler tell you which jobs or careers might be of the most interest to you. Those with the highest numbers are the areas where you have the greatest interest.

Click on the blue words to understand what the different areas mean.

The next four pages are about the Job Zones and answer the question “How much education, training and experience do I need to do the job?”

Choose a job zone that corresponds with the level of preparation you have currently or plan to have at the end of your military service.

Job Zone 1: little to no education, training, or previous experience

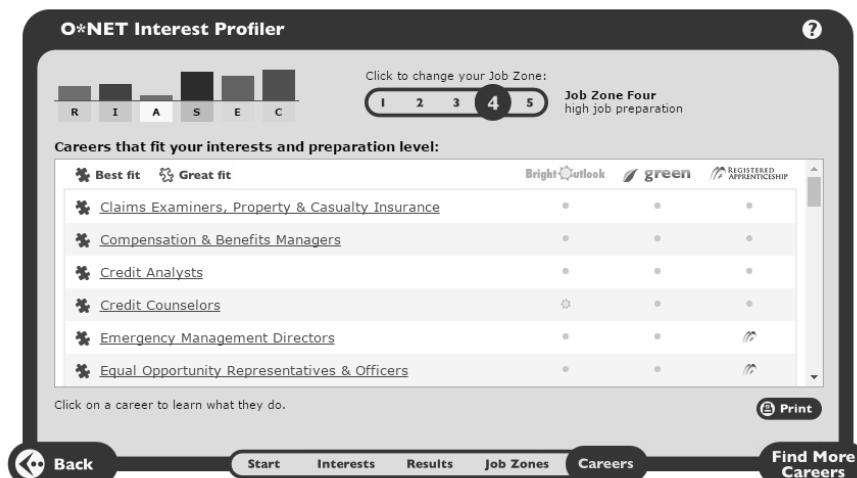
Job Zone 2: Some previous experience (few months – 1 year) and a high school diploma

Job Zone 3: Previous experience required (1-2 years of training) and some type of education

Job Zone 4: Long term experience and training; bachelor’s degree

Job Zone 5: Extensive training and education required; post-graduate degree

The next page will show the careers that best fit your interest and preparation level.



The dark blue puzzle pieces indicate the best fit; the sun indicates jobs that are growing in demand; green leaf are jobs that are part of a green economy; swoosh is for those with registered apprenticeships.



Best fit jobs



Jobs that are growing in demand



Jobs that are part of a green economy



Jobs with registered apprenticeships

Click on a title of one that interests you. This will provide information about the job to include knowledge, skills, and abilities associated with the job; personality best suited for this position; technology commonly used; education; outlook; and other similar careers.

### Searching within My Next Move for Veterans

What if you have an idea of the area you want to work in? There are other ways to search for careers within My Next Move.



#### Search by keywords

Know the type of job you know you want to pursue? Type in your desired career and click search. A list of job titles that closely match your search will appear. Click on any job in which you are interested. The next page provides information on knowledge, skills, abilities, personality, and technology associated with this job title. Scroll down the page to find education requirements and job outlook information, including salary and the likelihood of available jobs in a specific location. Under “Explore More,” other jobs and career areas that use similar skill sets are shown.



### **Browse career by industry**

Use the drop down box to see a wide range of industries. Select one that interests you and click browse. Once the list of jobs common within that industry are shown, click on any that interest you. The next page provides information on knowledge, skills, abilities, personality, and technology associated with this job title. Scroll to the bottom of the page to find more information.



### **Find careers like your military job**

Select branch and type in MOS code or job title. On the next page are a list of jobs that are similar; click on any job that interests you. The next page provides information on knowledge, skills, abilities, personality, and technology associated with this job title. Scroll to find more information.

### **Web Exploration Activity: My Next Move for Veterans**

<http://www.mynextmove.org/vets/>

1. Search by keywords
2. Browse by careers or industry
3. Find careers like your military job
4. Choose one of the above search areas, type in your keyword, military occupation.
5. From the list created, click on a career that interests you to view the skills, abilities, education, outlook, and more.



industry, or

### **ACTIVITY: GAP Analysis – Where am I going?**

1. Use the O\*NET Interest Profiler and My Next Move for Veterans websites to find the following information on a chosen career:
  - a. Experience and Skills
  - b. Education and Training
  - c. Credentials (license, certification, apprenticeship)
2. Complete the “Where am I going?” section of the GAP Analysis

<p align="center"><b>Where am I going?</b></p> <p align="center">Civilian Occupation:</p> <hr/> <p align="center"><i>Use Results from My Next Move for Veterans and O*Net to complete this column.</i></p>
<p>Experience and skills this occupation requires:</p>    
<p>Education and training this occupation requires:</p>    
<p>Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation:</p>    

## Influences on Career Selection

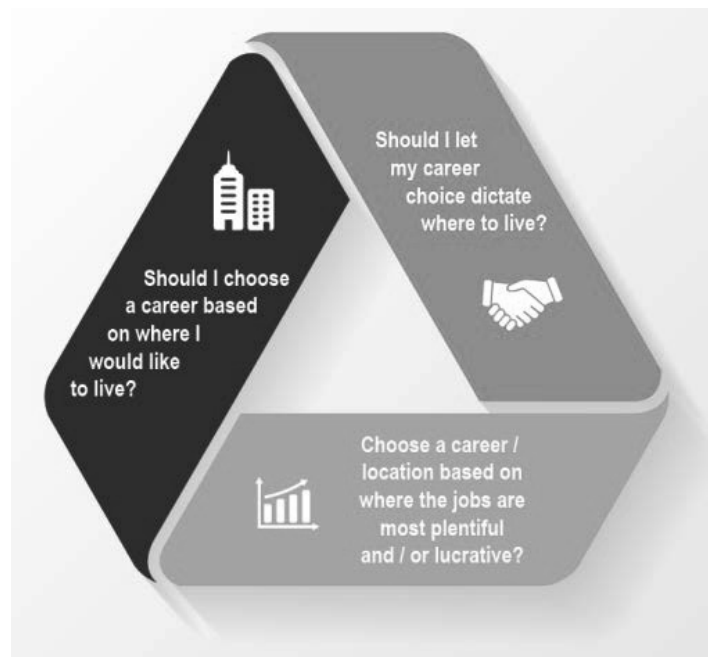
Two common influences on career selection: Labor Market Information (LMI) and Geographic Location

Geographic Location	Labor Market Information (LMI)
<p>Determine your potential priorities:</p> <ul style="list-style-type: none"> <li>• Pursuing a location without your desired profession</li> <li>• Pursuing your profession regardless of location</li> <li>• Identifying an alternative profession because of your selected location</li> </ul>	<p>LMI can help you:</p> <ul style="list-style-type: none"> <li>• Understand today's complex workforce</li> <li>• Explore civilian occupations based on employment levels and trends</li> <li>• Make informed career decisions</li> </ul>
<p>Research/Explore geographic locations:</p> <ul style="list-style-type: none"> <li>• Cost of living and housing</li> <li>• Relocation costs</li> <li>• Family relocation</li> <li>• Reserve Component – continuum of service</li> </ul>	<p>Research/Explore:</p> <ul style="list-style-type: none"> <li>• National, state, and local employment statistics, job forecasts, wages, and demographics</li> <li>• A military skills translator to identify a civilian occupation</li> <li>• LMI data and compare geographic areas</li> </ul>

When determining a career path, it is important to consider two common influences that can affect your career selection: geographic location and labor market information (LMI). Geographic location refers to where you plan to live, but you must examine the feasibility of pursuing your career in a chosen location, which is labor market information. To begin you will need to research and explore which geographic locations are hiring for your chosen career path. When contemplating relocation, strongly consider housing availability, associated moving costs, cost of living, and family adjustment.

If you are in the Reserve component, and continuation of Service is included in your plan, it is strongly recommended you research interstate transfer and unit logistics when considering relocation.

If a specific location is your top priority, explore careers in your desired area. Consideration must be given to whether the community you want to live in will support your career choice. You might require additional training and education to be competitive and to find work in a certain area.



Some important questions you should ask yourself:

### **Should I:**

- Let my career choice dictate where to live?
- Choose a career based on where I would like to live?
- Choose a career/location based on where the jobs are most plentiful and/or lucrative?

The Department of Labor Employment Workshop will discuss, in detail, exactly where to locate and how to interpret LMI. For now, just be aware of the questions you need to consider.

### ACTIVITY: GAP Analysis – Labor Market Information

1. Use the O\*NET Interest Profiler and My Next Move for Veterans Website to find the following LMI on your chosen career:
  - a. Location
  - b. Salary Range
  - c. Job Outlook
2. Complete the GAP Analysis Part B: Salary and LMI

## GAP Analysis

### Part B: Assessing the Salary and Labor Market for the civilian occupation

After completing Part A: Filling in the Gap, complete the Labor Market Information (LMI) for the civilian occupation using My Next Move for Veterans.

#### Location:

What is your preferred geographic location of relocation (city/state)?	
--	--

#### Salary:

What is the salary range for this occupation?	
What is the salary range for this occupation in my preferred location (city/state)?	
Does the salary range fit my requirements?	

#### Job Outlook:

What is the outlook for this occupation in your preferred state?	
What geographic locations (city/state) has a better outlook?	
Which location(s) (city/state) would you be willing to relocate to?	

#### Final Analysis:

Based upon "Filling in the Gap", Salary, and Outlook, is this a good job to pursue?	
List 2 alternative jobs that you can explore to expand your options. If needed, repeat GAP Analysis with each alternative job.	

## Document the Gap

### GAP Analysis Activity:

1. Analyze your findings under “Where am I now?” and compare to “Where am I going?”
2. Fill in the “What do I need to fill in the gap?”
  - a. Experience and Skills
  - b. Education and Training
  - c. Credentials (license, certification, apprenticeships)
3. Examine Part B: Final Analysis
  - a. Is this a good job to pursue?
  - b. List two alternative jobs you can explore.

What do I need to fill in the Gap?
Experience and skills I need to obtain:
Education and training I need to obtain:
Credentials (licenses, certifications, apprenticeships) I need to obtain:

#### Final Analysis:

Based upon “Filling in the Gap”, Salary, and Outlook, is this a good job to pursue?	
List 2 alternative jobs that you can explore to expand your options. If needed, repeat GAP Analysis with each alternative job.	

#### My Next Steps, based upon Part A and B of Gap Analysis:

--

## Summary

The information reviewed in this course was an overview. There are many other dimensions to consider when looking for your next career. The Department of Labor Employment Workshop (DOLEW) will help you further explore aspects to consider, and you are encouraged to conduct research on your own to ensure you are making the most informed decision possible.

## ITP Update:

At this time, take a moment to update your ITP – Block 1 – Section II: A & B; Section III: A & B – with the information you have researched, noting any alterations you made to your track selection. Identify and pursue the next steps you need to take in your transition process.

## Course Assessment:

[www.dmdc.osd.mil/tgppsp/](http://www.dmdc.osd.mil/tgppsp/)

Please take a few minutes to complete the Course Assessment located at the website above.

The Participant Assessment is an integral part of our curriculum review process. Every answer and comment provided by a Soldier is reviewed during the curriculum review process. The following items were changed during the last review, due to service members' feedback:

- Adding more time to the GAP Analysis activity
- Updating the Search process using My Next Move
- Explanation of hard) and soft skills

Please take the time to complete the assessment, provide any necessary feedback, and know that your comments will make a difference.

Thank you!

# GAP Analysis

## Part A: Filling in the Gap

Complete the “Where am I now” column, the “Where am I going” column, and finally *fill the Gap* by completing the “What do I need to fill in the Gap” column.

Where am I now?	What do I need to fill in the Gap?	Where am I going?
Current MOS: _____  <i>Use VMET, JST, CCAF, and Professional Evaluations to complete this column.</i>		Civilian Occupation: _____  <i>Use results from My Next Move for Veterans and O*Net to complete this column.</i>
Experience and skills I have:	Experience and skills I need to obtain:	Experience and skills this occupation requires:
Education and training I have:	Education and training I need to obtain:	Education and training this occupation requires:
Credentials (licenses, certifications, apprenticeships) I have:	Credentials (licenses, certifications, apprenticeships) I need to obtain:	Credentials (licenses, certifications, apprenticeships) or any other requirements for this occupation:

# GAP Analysis

## Part B: Assessing the Salary and Labor Market for the civilian occupation

After completing Part A: Filling in the Gap, complete the Labor Market Information (LMI) for the civilian occupation using My Next Move for Veterans.

### Location:

What is your preferred geographic location of relocation (city/state)?	
--	--

### Salary:

What is the salary range for this occupation?	
What is the salary range for this occupation in my preferred location (city/state)?	
Does the salary range fit my requirements?	

### Job Outlook:

What is the outlook for this occupation in your preferred state?	
What geographic locations (city/state) has a better outlook?	
Where (city/state) would you be willing to relocate?	

### Final Analysis:

Based upon "Filling in the Gap", Salary, and Outlook, is this a good job to pursue?	
List two alternative jobs that you can explore to expand your options. If needed, repeat GAP Analysis with each alternative job.	

### My Next Steps, based upon Part A and B of Gap Analysis:

--



**PREPARE TO  
SUCCEED**

# EMPLOYERS DESIRE MILITARY SKILLS WHICH CIVILIANS MAY LACK

The Department of Defense's Transition to Veterans Program Office working with the RAND Corporation conducted a study of service members' soft skills and found that most service members possess soft skills that are in high demand in the civilian world.

The tables below show skills that enlisted service members learn as they move through the ranks and translates those skills to job categories that are used in the civilian world. For example, soft skills learned as an E-1 are transferable to entry-level jobs in most sectors.

Entry-Level "Apprentice" E-1 to E-3	Mid-Level "Journeyman" E-4 to E-6	Senior-Level "Master" E-7 to E-9
<ul style="list-style-type: none"> <li>• Handling work stress</li> <li>• Being dependable and reliable</li> <li>• Persistence</li> <li>• Teamwork and team-building</li> <li>• conscientiousness and attention to detail</li> <li>• situaional awareness</li> <li>• Adapability</li> <li>• Operating safely</li> <li>• Continuous learning</li> <li>• Behaving ethically</li> <li>• Interpersonal skills</li> </ul>	<ul style="list-style-type: none"> <li>• Leading, motivating, and inspiring others</li> <li>• Oral communication</li> <li>• Decision making/deciseveness</li> <li>• Training others</li> <li>• Managing and supervising the work of others</li> </ul>	<ul style="list-style-type: none"> <li>• Critical thinking</li> <li>• Written communication</li> <li>• Project planning</li> </ul>

In the military, you gained technical skills that were required for your MOS. You also developed many soft skills such as critical thinking, decision making, leadership, teamwork, and effective communication. These skills are in high demand among civilian employers but are sometimes lacking in civilian job candidates.

Most hiring managers or supervisors have not been in the military and are unaware of how skilled you are in these areas. It is imperative that you highlight the soft skills you possess on your resumes, when networking, on social media profiles, and during the interviewing process. You must translate your skills into civilian terms, explain how you developed them, and tell the hiring managers how you can apply them in the civilian workplace.

The table above lists 19 of the soft skills developed in the military and shows the service rank at which training for them occurs. On the back of this sheet, the key soft skills are defined, and examples of how you may have used them in the military are provided.

## Soft Skills Service Members Gain During Professional Military Training

	Definition of the Skill	Example of How the Skill May be Demonstrated in the Military
<b>Leadership</b>	Influence and inspire others by providing purpose, direction, and motivation	Led the unit through a process change
<b>Decision Making</b>	Choose the best solution or option in a timely and decisive manner	Made a decision that led to unit success
<b>Persistence</b>	Work hard to achieve a goal or accomplish an assigned task	Saw work through to completion in all situations regardless of conditions
<b>Handling Work Stress</b>	Function effectively under pressure	Performed well during live-fire exercises in basic training
<b>Dependable</b>	Diligently follow through on commitments and consistently meet deadlines	Arrived on-time with proper equipment and prepared to work until the task was completed
<b>Attention-to-Detail</b>	Diligently check work to ensure that all essential details have been considered	Performed inventory duty and ordered supplies
<b>Interpersonal Skills</b>	Recognize and interpret accurately the verbal and nonverbal behavior of others	Observed a situation to determine the best course of action: resolved team conflict
<b>Teamwork</b>	Establish productive relationships with other team members to perform team task	Patrolled barracks in teams; created team schedules; worked with unit to meet goals
<b>Oral Communication</b>	Present thoughts and ideas verbally to persuade individuals or groups	Briefed superiors and subordinates
<b>Training Others</b>	Plan, organize, and conduct activities that increase the capabilities of others	Conducted training classes
<b>Managing the Work of Others</b>	Organize, coordinate, and lead others in efforts to accomplish goals and objectives	Led small-unit exercised
<b>Critical Thinking</b>	Analyze and evaluate information to formulate options and reach a conclusion	Resolved challenging real-life situations
<b>Written Communication</b>	Communicate information in writing in a logical and concise manner	Wrote decision briefs and award recommendations
<b>Project Planning</b>	Identify resources, plan, organize, schedule, and coordinate tasks	Planned and executed operational combat missions
<b>Situational Awareness</b>	Perceive, analyze, and comprehend critical information in the surrounding environment	Worked with team to analyze critical information in the environment
<b>Adaptability</b>	Respond quickly and effectively to uncertain and unpredictable work situations	Learned new skills to respond effectively to rapidly changing conditions
<b>Continuous Learning</b>	Initiate actions to develop and maintain knowledge, skills, and expertise	Participated in Professional Military Education and on-going skills training
<b>Behaving Ethically</b>	Act in an honest, fair, and ethical manner and encourage others to do the same	Followed rules as prescribed by the Service or command
<b>Operating Safely</b>	Identify and weigh risks in making decisions and adhere to rules and regulations	Followed safety protocols and procedures for equipment, vehicles, and weaponry

# YOUR FEEDBACK IS IMPORTANT

## TELL US WHAT YOU THINK!



The course assessment, located at <https://dmdc.osd.mil/tgps/>, is a critical evaluation tool to gain Soldier's insight and feedback. Participants are able to provide input on the facilitators, facility, and course curriculum and materials. This feedback is read by an actual person. This information is then used to determine if modification are needed within a module/track or the overall program. Participant feedback is essential to ensure a high-quality Soldier for Life - Transition Assistance Program!

Assessments are available for all courses/modules/tracks:

- VA Benefits I
- VA Benefits II
- Resilient Transitions and Transition Overview
- Personal Financial Planning for Transition
- MOS Crosswalk
- Department of Labor Employment Workshop
- Accessing Higher Education Track
- Entrepreneurship Track
- Career Technical Training Track



### Examples of updates made to the curriculum based on Service member feedback from the assessment include:

- Providing a list of website resources after each module
- Removing unnecessary or obsolete information
- Providing examples of a completed GAP Analysis and more time to complete the GAP Analysis during class
- Adding information on healthcare and life insurance options after transition
- Adding more hands-on activities and enhanced content on American Job Center (AJC) resources, social media, and resume samples

SCAN THE QR CODE BELOW WITH YOUR MOBILE DEVICE OR TABLET TO BEGIN THE ASSESSMENT NOW!



#### PLEASE NOTE:

- Each assessment should be completed at the end of each module
- Participation in the assessment is anonymous; therefore you will be asked to re-enter your background information for each assessment (such as component and time until separation)



# MOS Crosswalk Website Guide

- **Verification of Military Training and Experience (VMET):** To download a copy of the service members VMET  
<https://www.dmdc.osd.mil/tgps/>
- **Employee Summary Sheet:** To obtain a current copy of your ESS <https://cgbi.osd.uscg.mil/>
- **Joint Service Transcript:** To request an official copy of the JST be sent directly to the school or obtain an unofficial copy.  
<https://ist.doded.mil/>
- **Community College of the Air Force (CCAF):** To request an official copy to be sent directly to the school or obtain an unofficial copy of the CCAF transcript.  
<http://www.airuniversity.af.mil/Barnes/CCAF/>
- **Credentialing Opportunities Online (COOL)**
  - Army: <https://www.cool.army.mil/>
  - Navy: [www.cool.navy.mil](http://www.cool.navy.mil)
  - Marines: <http://www.cool.navy.mil/usmc/>
  - Air Force: <https://afvec.langley.af.mil/afvec/Public/COOL/Default.aspx>
- **DOL Apprenticeship:** Information on apprenticeship opportunities  
<https://www.dol.gov/featured/apprenticeship>
- **O\*NET My Next Move:** A resource to help you to research occupations, determine existing skills, and find careers using those skills.  
<http://www.mynextmove.org/vets/>
- **Course Assessment:**  
[www.dmdc.osd.mil/tgpsp/](http://www.dmdc.osd.mil/tgpsp/)



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Skills Development



Identify skills pertinent to your employment or education

## 211

## Handout 2

## Skills Development Skill List Worksheet

Selected ITP Track: \_\_\_\_\_

Job or type of job being sought: \_\_\_\_\_

Career Objective: \_\_\_\_\_

[illegible]

- Use the information to reassess skills identified in:
  - Gap Analysis (MOS Crosswalk)
  - DOLEW
  - VA Benefit Briefings

### Skills Development

3

# Handout 3

(Reprinted with permission).

Directions: Please chose a response, from 1 (least like me) to 5 (most like me), to the following statements:

1. I tend to perform well on objective tests (true-false, fill-in-the-blank, matching, and multiple choice questions – where there is only one right answer).	1				
2. I consider myself book smart. (I learn subjects easily and enjoy educational successes.)	1				
3. I tend to resist true and tried ways of doing things in favor of doing something differently.	1				
4. I consider myself to be innovative and imaginative.	1				
5. I tend to be able to see patterns in how people behave – and how to deal with them successfully.	1				
6. I learn more from personal experience (street smarts) than from formal lessons.	1				
7. In team situations, I like to tackle the details of a problem.	1				
8. I sometimes over think things and miss my moment of opportunity.	1				
9. In team situations, I like to brainstorm new ideas for solving the problem.	1	2	3	4	5
10. I dislike routines and seek out new experiences.	1	2	3	4	5
11. In team situations, I like to develop the steps in the plan.	1	2	3	4	5
12. I like things organized, broken down into steps to a goal.	1	2	3	4	5
13. I prefer problems with as little ambiguity as possible.	1	2	3	4	5

Respond to 15 statements  
to determine your  
analytical, creative and  
practical thinking  
intelligence skill scores

### Skills Development

4

## Handout 4

### Skills Development Transferrable Skills Sets for Job-Seekers

Marketable job skills can be broken down into five basic categories – transferable skills sets – that job-seekers can use in showing applicable skills from one job/career to the next.

Not sure how to use transferable skills? Make sure you read *Strategic Portrayal of Transferable Skills is a Vital Job-search Technique* so you know how to best use transferable skills in your search.

Below is a list of five broad skill areas, which are divided into more specific skills.

**Communication Skills:** the skillful expression, transmission and interpretation of ideas.

Speaking effectively	Writing concisely
Perceiving nonverbal messages	Facilitating group discussion
Negotiating	Expressing ideas
Reporting information	Describing feelings
Editing	

**Research and Planning Skills:** the search for specific knowledge and future needs and solutions for meeting those needs.

Forecasting, predicting	Creating ideas
Imagining alternatives	Identifying resources
Solving problems	Developing evaluation strategies
Defining needs	Analyzing

Setting goals

**Human Relations Skills:** the use of interpersonal skills for resolving conflict, relating to and helping people.

Developing rapport	Being Sensitive	Listening
Conveying feelings	Providing support for others	Motivating
Sharing credit	Counseling	Cooperating
Delegating with respect	Representing others	Perceiving feelings, situations

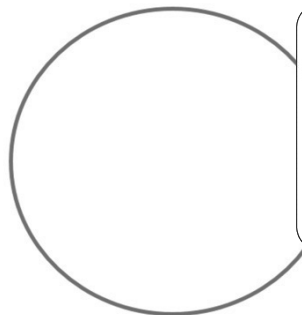
Identifies the five basic categories/transferrable skill sets – of marketable job skills

*Skills Development*

5

## Handout 5

### Skills Development Percentage Worksheet



Allows you to create a pie chart identifying all your different roles

*Skills Development*

6

## Skills Development

Supplements information on skills development provided in:

- VA Briefings
- Department of Labor Employment Workshop

Defines:

- Categories of skills,
- Skills employers look for, and
- How to market your skills

Provides a worksheet for you to track your own skills.

*Skills Development*

7

## Skills Development Course Objectives

Assess and understand your current skill set

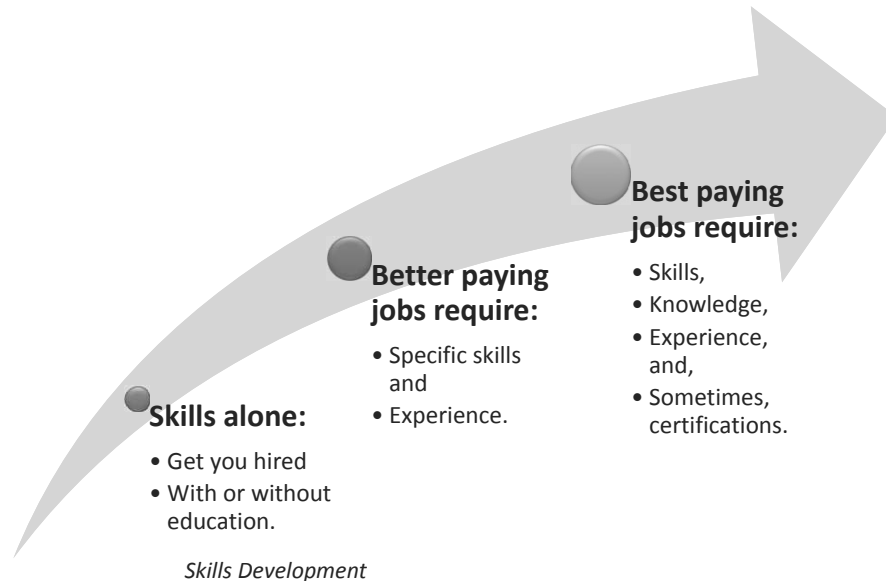
Identify skills relevant for employment or educational goals

Complete a skills assessment worksheet

*Skills Development*

8

## Importance of Knowing Your Skills



## Knowing Your Skills Will Help You



## Skills List Worksheet Activity

- Write down your
  - Selected ITP Track
  - Job or type of job being sought
  - Career Objective

[illegible]

### Skills Development

11

## Types of Skills

- Portable
- Non-portable
- Hard
- Soft



Knowing what types of skills there are helps you identify and write about your own skills.

### Skills Development

12

## Portable Skills

Those gained in the military which are transferrable to a civilian position:

- Solid written, verbal, interpersonal communications
- Proficient or expert use of computers
- Solid interpretation of regulations, processes, and procedures
- Dependable and reliable in meeting deadlines

*Skills Development*

13

## Non-Portable Skills

Those gained in the military with a possible civilian translation:

- Break down, clean, re-assemble and fire an M-16 in 15 minutes / Mechanically adept OR Handy with tools
- March 30 miles carrying 110-lb pack / Can lift and carry 110 pounds for long periods of time
- Fire a weapon at expert level / Keen eyesight and attention to detail
- Build/Disarm explosive devices / Can strictly follow safety directions

*Skills Development*

14

## Hard Skills

Specific, teachable abilities that may be required in a given context, such as a job or university application:

- Typing / Keyboarding
- Computer programming
- Foreign language
- Microsoft Word, Access, etc.
- Tax preparation
- Environmental Safety
- Freight forwarding
- Behavioral Health
- Security administration
- Operating machinery
- Software development
- Multilingual
- Bookkeeping / Accounting
- Technical Support
- Food preparation
- Quality Control /Quality Assurance
- HR Management
- Equipment Maintenance

*Skills Development*

15

## Soft Skills

Personal attributes that enhance an individual's interactions, job performance, and career prospects:

- Communication
- Leadership
- Patience
- Logical Thinking
- Listening
- Time Management
- Responsibility
- Integrity
- Flexibility
- Motivation
- Persuasion
- Common sense
- Teamwork
- Work Ethic
- Sense of humor
- Conflict Resolution

*Skills Development*

16

## Types of Skills Activity



*Skills Development*

17

## Types of Skills Activity



*Skills Development*

18

## Skills List Worksheet Activity

- Write down
  - Skill name or identifier
  - Skill type:
    - Portable, Non-Portable, Hard, or Soft
  - Your Skill level:
    - Beginner, Intermediate, Advanced, or Expert
  - Years you have been using the skill

Skills Development

19

## Summary of Skills

### Good Example of Detailed List of Skills

Skill Name / Identifier	Type (Portable, Non-Portable, Hard, Soft)	Level (Beginner, Intermediate, Advanced, or Expert)	Years
Project development	Portable	Expert	15
Communications (all levels, all methods)	Portable	Advanced	12
IT application and web development	Hard	Expert	16
Team Leadership and Mentoring	Soft	Intermediate	10
Microsoft, Adobe, COTS Applications	Hard	Expert	16

### Bad Example of Detailed List of Skills

Software	FrontPage 2000	Intermediate	Current	1 year
Software	Lotus Notes 4.1, 5.x Certified Designer	Designer	1 year ago	4 years
Software	MS Office (Word, Excel, PowerPoint, Access)	Expert/L3-3	Current	15 years
Software	MS Project	Advanced/L3-2	1 year ago	4 years
Software	MS Info Path (form development)	Advanced	1 year ago	1 year
Software	MS Visio	L1 Instructor/L3-1 Intermediate	Current	3 years
Software	Adobe Photoshop, Audition, Captivate, Acrobat	SME	Current	+2 years
Software	Macromedia Dreamweaver 8, Flash 8	Intermediate	Current	+2 years
Software	Adobe Captivate 2.0 (formerly Robo Demo)	Expert/Instructor	Current	+2 years
Software	SAP R/3 (prevalence missing)	User	Current	2 years
Software	Crystal Reports	Report Design	4 years ago	3 years
Software	Proxima Studio 10 Titanium Ed.	User	Current	1 year
Software	Paradox Designer	Designer	1 year	1 years
Software	OpenText Livetick (documentation management)	Administrator	Current	7 years
Software	Prolight 7.0 (Portfolio Management)	Administrator	Current	6 mos

#### Legend:

L1: Level 1 Support and/or Level 1 Instructor  
L2: Level 2 Support and/or Level 2 Instructor  
L3: Level 3 Support and/or Level 3 Instructor

SME: Subject Matter Expert

#### Industries:

Manufacturing, Information Technology, Computers, Human Resources, Regulatory Compliance (Local, State, Federal), Documentation Management, Security & Law Enforcement, Military/Government, Media Relations and Public/Community Affairs.

1. Is your list concise and orderly?
2. Do the skills apply to your identified career path / objective?
3. What other document might you use to analyze your skills?

Skills Development

20

## Skills and Marketability

- Knowing the value of your skills increases confidence. Confidence in your skills translates to marketability. Marketing yourself leads to opportunity.
- **EXAMPLE:** If you are confident in your skills, you will more naturally be able to communicate them, ultimately making you a better marketer/ promoter for yourself. The bottom line: Be confident in your skills to assist insucceeding.



*Skills Development*

21

## Top Skills Employers Seek

---

**Analytical** (problem-solving, data analysis, creativity)

---

**Communication** (verbal, written, in-person, online, telephonically)

---

**Interpersonal** (collaboration, diplomacy, mentoring)

---

**Leadership** (positivity, trustworthiness, commitment)

---

**Positive Attitude** (can do, flexible, dedicated)

---

**Teamwork** (conflict management, reliable, respectful)

---

**Technical** (project management, technical writing, social media experience)

*Skills Development*

22

## New Skill: Mobility and Flexibility

Today's corporate workforce brings work with them wherever they go. Some examples are:

- Laptops, tablets
- Cloud Data Management Interfaces (CDMIs), iPads
- Spontaneous meetings on-the-go
- Multi-tasking environments



Be prepared to be mobile and flexible. Don't be shocked if:

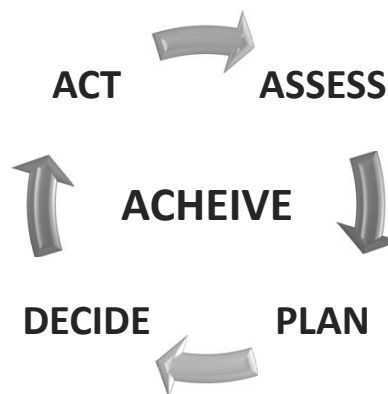
- On being hired, you are assigned a "virtual" desk and phone number, where you sit at a different work station every day, and you tie in your phone logon to that desk phone.
- When you go to lunch, you take your laptop.

*Skills Development*

23

## Continually Assess Yourself

- You never know when you may be changing careers again.
- It is a good idea to take tests every so often to assess changes in aptitude, career direction, and marketability.
- You can do this with any online test on hundreds of job search sites, such as
  - Livecareer/Quintcareers, <https://www.livecareer.com>,
  - O\*NET Interest Profiler, <https://www.mynextmove.org/explore/ip>, or
  - Monster, <https://www.monster.com/>



*Skills Development*

24

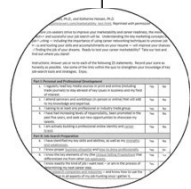
## Skill Assessment Activity



### Two Skills Assessments:



### Successful Intelligence Assessment



### Career Marketability Test

Skills Development

25

## Successful Intelligence Assessment Activity



A Quintessential Careers Quiz, <https://www.thecareer.com/quintessential/intelligence-quiz>, (Reprinted with permission)

Directions: Please choose a response, from 1 (least like me) to 5 (most like me), to the following statements:

1. I tend to perform well on objective tests (true/false, fill-in-the-blank, matching, and multiple choice questions -- where there is only one right answer).	1	2	3	4	5
2. I consider myself book smart. (I learn subjects easily and enjoy educational successes.)	1	2	3	4	5
3. I tend to read true and tried ways of doing things in favor of doing something differently.	1	2	3	4	5
4. I consider myself to be innovative and imaginative.	1	2	3	4	5
5. I tend to be able to see patterns in how people behave -- and how to deal with them successfully.	1	2	3	4	5
6. I feel I learn more from personal experience (just smart) than from formal lessons.	1	2	3	4	5
7. In team situations, I like to tackle the details of a problem.	1	2	3	4	5
8. I sometimes over think things and miss my moment of opportunity.	1	2	3	4	5
9. In team situations, I like to brainstorm new ideas for solving the problem.	1	2	3	4	5
10. I dislike routines and seek out new experiences.	1	2	3	4	5
11. In team situations, I like to develop the steps in the plan.	1	2	3	4	5
12. I like things organized, broken down into steps to a goal.	1	2	3	4	5
13. I prefer problems with no time ambiguity or possible.	1	2	3	4	5
14. I believe problem-solving is all about finding new solutions to old problems.	1	2	3	4	5
15. I can apply what I have learned from different sources to solve a current problem.	1	2	3	4	5

Page 1 of 2

To get your analytical intelligence score, add up responses to questions 1, 2, 7, 8, and 13

- **20+ pts.--** Your analytical thinking skills are strong
- **13-19 pts.--** Your analytical thinking skills are average
- **Under 13 pts.--** Your analytical thinking skills are weak

To get your creative intelligence score, add up responses to questions 3, 4, 9, 10, and 14

- **20+ pts.--** Your creative thinking skills are strong
- **13-19 pts.--** Your creative thinking skills are average
- **Under 13 pts.--** Your creative thinking skills are weak

To get your practical intelligence score, add up responses to questions 5, 6, 11, 12, and 15

- **20+ pts.--** Your practical thinking skills are strong
- **13-19 pts.--** Your practical thinking skills are average
- **Under 13 pts.--** Your practical thinking skills are weak

Skills Development

26

## Career Marketability Test Activity

**Career Marketability Test for Job-Seekers with Scoring Guide**

By Randall S. Horner, Ph.D., and Katherine Horner, Ph.D.  
[http://www.quintessentialcareer.com/careermarketability\\_test.html](http://www.quintessentialcareer.com/careermarketability_test.html), Reprinted with permission

The more job-seekers strive to improve your marketability and career readiness, the more effective and successful your job search will be. Understanding the key marketing concepts of job-hunting -- including the importance of using career networking techniques to uncover job leads and touting your skills and accomplishments on your resume -- will improve your chances of finding the job of your dreams. Ready to test your career marketability? Take our test and find out where you stand!

Instructions: Answer yes or no to each of the following 25 statements. Record your score as honestly as possible. Use some of the links within the quiz to strengthen your knowledge of key job-search tools and strategies. Enjoy.

Part I: Personal and Professional Development		
1. I regularly read key media sources in print and online (including trade journals) to stay abreast of key issues in business and my field of interest.	Yes	No
2. I attend seminars and workshops (in person or online) that will add to my knowledge and expertise.	Yes	No
3. I belong to at least one professional or industry trade group.	Yes	No
4. I have had increasing levels of responsibility, been promoted in the past five years, and seek out new opportunities to showcase my talents.	Yes	No
5. I am actively building a professional online identity and career brand.	Yes	No
Part II: Job-Search Preparation		
6. I have identified my key skills and abilities, as well as my strengths and weaknesses.	Yes	No
7. I know proper business etiquette and how to dress professionally.	Yes	No
8. I know the key elements of my (the Unique Selling Proposition) that differentiate me from other job applicants.	Yes	No
9. I know exactly the kind of job I want next -- or am in the process of determining my next career step.	Yes	No
10. I can (quickly) recognize and prioritize -- and know how to use the information in all aspects of my job-hunting plan I gather it.	Yes	No

Page 1 of 3

If your yes answers total:

- **23-25...** You're in great shape -- you are ready for a successful job search.
- **21-22...** You need some fine-tuning -- checking out some of the Quintessential Career Resources could be just the edge to get you that job.
- **18-20...** You need more preparation -- better go out and read several of the articles and tutorials available at Quintessential Career Resources .
- **Under 18...** You have a lot of work ahead of you -- better **run** out and read as many of the articles and tutorials available at Quintessential Career Resources.

*Skills Development*

27

## Define Yourself; Then Your Future



Photo by Sgt. William Howard

John, a transitioning Service member, tries to define himself:

A friend and I were discussing my imminent retirement and I mentioned I was worried. I told him I didn't think many companies were looking for an Infantryman and that I was concerned about finding a job.

He asked me, "How much of you is a Soldier? Is it 50%, 30%, 90%?" He said, "Try to come up with how much YOU think that defines you."

As I thought about it, it turned out I thought it was very close to 100%. In reality, that number is much, much lower, for I am also a husband, a father, a neighbor...

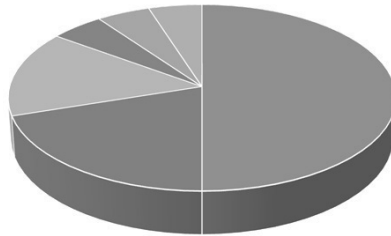
The truth is that people define themselves in a wide variety of ways.

*Skills Development*

28

## Define Yourself

Chart Title



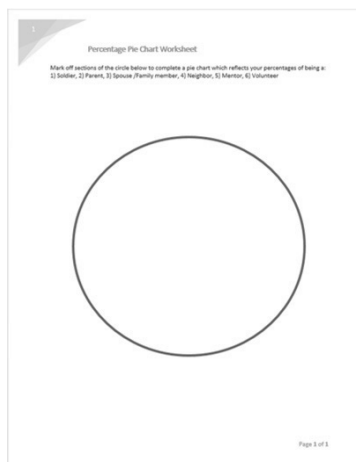
■ Soldier    ■ Parent    ■ Spouse  
 ■ Neighbor    ■ Mentor    ■ Volunteer

- What is your percentage of being a:
  - Soldier
  - Parent
  - Spouse (Family Member)
  - Neighbor
  - Mentor
  - Volunteer (Coach)
- Goal:
  - Find the right balance between parts of your life before you plan a future.

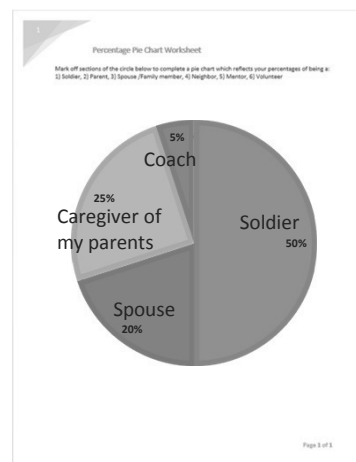
*Skills Development*

29

## Define Yourself Activity

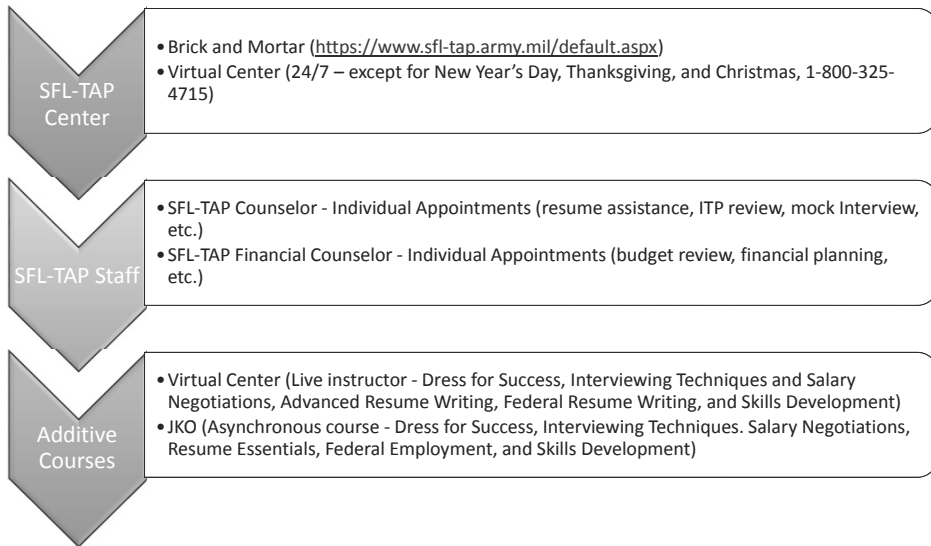


*Skills Development*



30

## Assistance



*Skills Development*

31

## Summary



*Skills Development*

32

Thank you for  
your Service and  
Class attendance.

*Skills Development*

33

## Career Marketability Test for Job-Seekers with Scoring Guide

By Randall S. Hansen, Ph.D., and Katharine Hansen, Ph.D.

[http://www.quintcareers.com/marketability\\_test.html](http://www.quintcareers.com/marketability_test.html), Reprinted with permission

The more job-seekers strive to improve your marketability and career readiness, the more effective and successful your job search will be. Understanding the key marketing concepts of job-hunting — including the importance of using career networking techniques to uncover job leads and touting your skills and accomplishments on your resume — will improve your chances of finding the job of your dreams. Ready to test your career marketability? Take our test and find out where you stand!

Instructions: Answer yes or no to each of the following 25 statements. Record your score as honestly as possible. Use some of the links within the quiz to strengthen your knowledge of key job-search tools and strategies. Enjoy.

Part I: Personal and Professional Development		
1. I regularly read key media sources in print and online (including trade journals) to stay abreast of key issues in business and my field of interest.	Yes	No
2. I attend seminars and workshops (in person or online) that will add to my knowledge and expertise.	Yes	No
3. I belong to at least one professional or industry trade group.	Yes	No
4. I have had increasing levels of responsibility, been promoted in the past five years, and seek out new opportunities to showcase my talents.	Yes	No
5. I am actively building a professional online identity and <a href="#">career brand</a> .	Yes	No
Part II: Job-Search Preparation		
6. I have identified my key skills and abilities, as well as my <a href="#">strengths and weaknesses</a> .	Yes	No
7. I know proper <a href="#">business etiquette</a> and <a href="#">how to dress professionally</a> .	Yes	No
8. I know the key elements of my (the <a href="#">Unique Selling Proposition</a> ) that differentiate me from other <a href="#">job applicants</a> .	Yes	No
9. I know exactly the kind of job I want next -- or am in the process of determining my next career step.	Yes	No
10. I can <a href="#">research companies and industries</a> -- and know how to use the information in all aspects of my job-hunting once I gather it.	Yes	No

## Career Marketability Test for Job-Seekers with Scoring Guide

<b>Part III: <u>Career Networking Basics</u></b>		
11. I understand that the vast number of future job opportunities (job leads) will come from people I know -- people in my network -- rather than any other job-hunting technique.	Yes	No
12. I keep in regular contact with colleagues I have worked with (and attended school with) in the past and others I have met through professional and community activities.	Yes	No
13. I have several versions of my <u>Elevator Speech</u> prepared so that I am ready for any networking opportunity.	Yes	No
14. I attend professional conferences, trade shows, and conventions -- and make contacts with colleagues and leaders in my field during those events.	Yes	No
15. I am actively engaged in at least one <u>online networking site</u> (such as LinkedIn, Facebook, etc.).	Yes	No
<b>Part IV: <u>Cover Letter Essentials</u></b>		
16. I take advantage of using <u>cover letters</u> -- and when I do, I address all my cover letters to named individuals ( <u>hiring managers</u> ) when possible and use non-sexist language when I don't.	Yes	No
17. I always carefully tell what I can do for the company rather than what the company can do for me.	Yes	No
18. I create custom cover letters, tailored to each situation, job, and employer.	Yes	No
19. I know how to write a traditional printed cover letter as well as one that is emailed to prospective employers.	Yes	No
20. I have eliminated all errors from my cover letters, carefully proofreading and editing them before sending.	Yes	No
<b>Part V: <u>Resume Necessities</u></b>		
21. I have a very clear <u>focus to my resume</u> , using either a career/job objective (entry-level job-seekers) or a qualifications summary (and possibly a keywords section).	Yes	No
22. I have described at least three key <u>accomplishments</u> (not job duties) -- using <u>action verbs</u> -- for each job I am listing on my resume.	Yes	No
23. I have determined my best format (chronological, functional, or chrono-functional), the ideal length, and an attractive design for all my resumes -- printed, online/Web, job boards, and emailed/text versions. (See our <u>Resume FAQ</u> for more details.)	Yes	No
24. I update my basic resume regularly, adding new accomplishments, recognition, certifications, or other important information.	Yes	No
25. I have eliminated all errors from my resumes, carefully proofreading and editing them before sending.	Yes	No
<b>GRAND TOTALS</b>		

## Career Marketability Test for Job-Seekers with Scoring Guide

### Scoring:

Total your "yes" answers. Give yourself 1 point for each yes response. If your yes answers total:

**23-25...** You're in great shape -- you are ready for a successful job search.

**21-22...** You need some fine-tuning -- checking out some of the Quintessential Career Resources could be just the edge to get you that job.

**18-20...** You need more preparation -- better go out and read several of the articles and tutorials available at Quintessential Career Resources.

**Under 18...** You have a lot of work ahead of you -- better **run** out and read as many of the articles and tutorials available at Quintessential Career Resources.

Please complete as much of this information as possible before attending the MOS Crosswalk or the Department of Labor Employment Workshop (DOLEW). Identify the skill type, your skill level, and how many years you have been using this skill.

**Career Objective:**

---

---

---

---

---

[illegible]

## Successful Intelligence Assessment: What's Your Degree of Analytical, Creative, and Practical Thinking?

A Quintessential Careers Quiz, <https://www.livecareer.com/quintessential/intelligence-quiz>,  
(Reprinted with permission).

Directions: Please choose a response, from 1 (least like me) to 5 (most like me), to the following statements:

1. I tend to perform well on objective tests (true-false, fill-in-the-blank, matching, and multiple choice questions — where there is only one right answer).	1	2	3	4	5
2. I consider myself book smart. (I learn subjects easily and enjoy educational successes.)	1	2	3	4	5
3. I tend to resist true and tried ways of doing things in favor of doing something differently.	1	2	3	4	5
4. I consider myself to be innovative and imaginative.	1	2	3	4	5
5. I tend to be able to see patterns in how people behave — and how to deal with them successfully.	1	2	3	4	5
6. I feel I learn more from personal experience (street smarts) than from formal lessons.	1	2	3	4	5
7. In team situations, I like to tackle the details of a problem.	1	2	3	4	5
8. I sometimes over think things and miss my moment of opportunity.	1	2	3	4	5
9. In team situations, I like to brainstorm new ideas for solving the problem.	1	2	3	4	5
10. I dislike routines and seek out new experiences.	1	2	3	4	5
11. In team situations, I like to develop the steps in the plan.	1	2	3	4	5
12. I like things organized, broken down into steps to a goal.	1	2	3	4	5
13. I prefer problems with as little ambiguity as possible.	1	2	3	4	5
14. I believe problem-solving is all about finding new solutions to old problems.	1	2	3	4	5
15. I can apply what I have learned from different sources to solve a current problem.	1	2	3	4	5

## Successful Intelligence Assessment: What's Your Degree of Analytical, Creative, and Practical Thinking?

### *Scoring:*

To get your analytical intelligence score, add up responses to questions 1, 2, 7, 8, 13

**20+ pts.** -- Your analytical thinking skills are strong

**13-19 pts.** -- Your analytical thinking skills are average

**Under 13 pts.** -- Your analytical thinking skills are weak

To get your creative intelligence score, add up responses to questions 3, 4, 9, 10, 14

**20+ pts.** -- Your creative thinking skills are strong

**13-19 pts.** -- Your creative thinking skills are average

**Under 13 pts.** -- Your creative thinking skills are weak

To get your practical intelligence score, add up responses to questions 5, 6, 11, 12, 15

**20+ pts.** -- Your practical thinking skills are strong

**13-19 pts.** -- Your practical thinking skills are average

**Under 13 pts.** -- Your practical thinking skills are weak

<https://www.livecareer.com/quintessential>

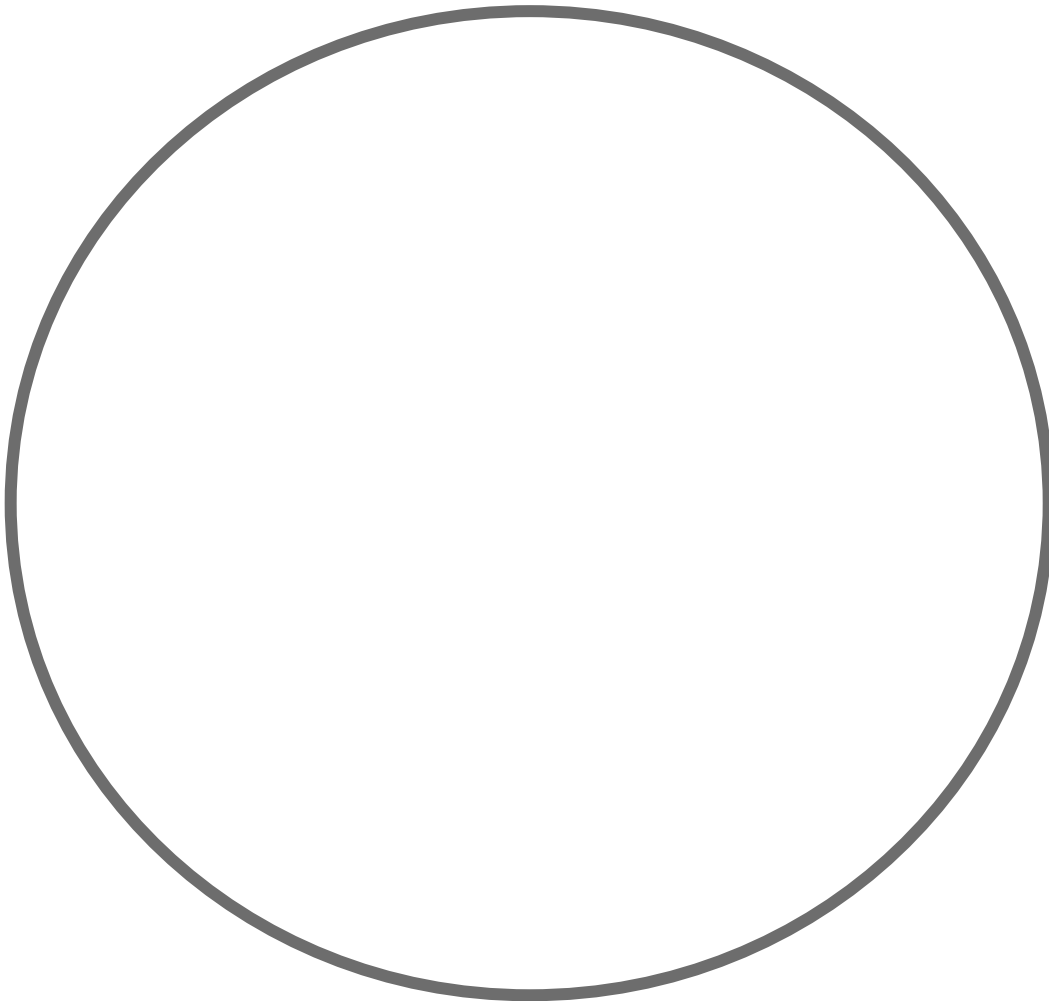
Student  
Resume Tools  
Jobs

Career Changer  
Cover Letter  
Articles

Job Seeker  
Resume Services  
Career Tools

## Percentage Pie Chart Worksheet

Mark off sections of the circle below to complete a pie chart which reflects your percentages of the different parts of you. These are some suggested headings, but you may want to add others: 1) Soldier, 2) Parent, 3) Spouse /Family member, 4) Neighbor, 5) Mentor, and 6) Volunteer.



## Transferable Skills Sets for Job-Seekers

[http://www.quintcareers.com/transferable\\_skills\\_set.html](http://www.quintcareers.com/transferable_skills_set.html)

Reprinted with Permission

Marketable job skills can be broken down into five basic categories -- transferable skills sets -- that job-seekers can use in showing applicable skills from one job/career to the next.

*Not sure how to use transferable skills? Make sure you read Strategic Portrayal of Transferable Skills is a Vital Job-search Technique so you know how to best use transferable skills in your job-search.*

Below is a list of five broad skill areas, which are divided into more specific job skills:

Communication Skills: the skilful expression, transmission and interpretation of knowledge and ideas.

Speaking effectively	Writing concisely	Listening attentively
Perceiving nonverbal messages	Facilitating group discussion	Providing appropriate feedback
Negotiating	Expressing ideas	Persuading
Reporting information	Describing feelings	Interviewing
Editing		

Research and Planning Skills: the search for specific knowledge and the ability to conceptualize future needs and solutions for meeting those needs.

Forecasting, predicting	Creating ideas	Identifying problems
Imagining alternatives	Identifying resources	Gathering information
Solving problems	Developing evaluation strategies	Extracting important information
Defining needs	Analyzing	Setting goals

Human Relations Skills: the use of interpersonal skills for resolving conflict, relating to and helping people.

Developing rapport	Being Sensitive	Listening
Conveying feelings	Providing support for others	Motivating
Sharing credit	Counseling	Cooperating
Delegating with respect	Representing others	Perceiving feelings, situations
Asserting		

## Transferable Skills Sets for Job-Seekers

**Organization, Management and Leadership Skills:** the ability to supervise, direct and guide individuals and groups in the completion of tasks and fulfilment of goals.

Initiating new ideas	Handling details	Coordinating tasks
Managing groups	Delegating responsibility	Teaching
Coaching	Counseling	Promoting change
Selling ideas or products	Decision making with others	Managing conflict

**Work Survival Skills:** the day-to-day skills that assist in promoting effective production and work satisfaction.

Implementing decisions	Cooperating	Enforcing policies
Being punctual	Managing time	Attending to detail
Meeting goals	Enlisting help	Accepting responsibility
Setting and meeting deadlines	Organizing	Making decisions



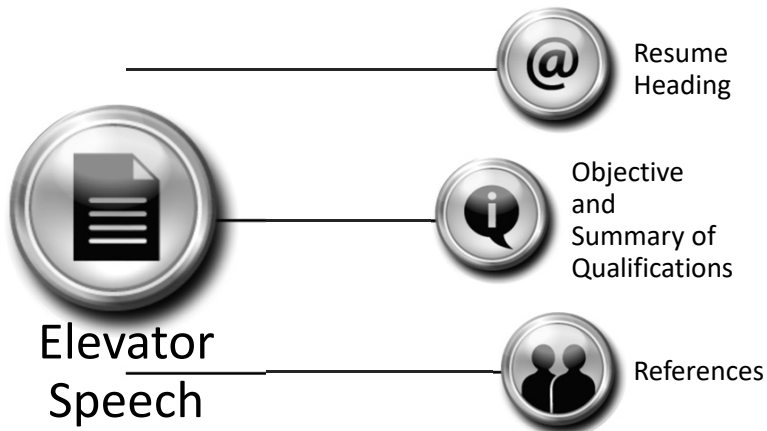
**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Advanced Resume Writing

# Advanced Resume Writing

Civilian, Private-Sector Resume  
December 2017

2 Minutes – 200 Words



# Handout - Resume Writing



## Soldier for Life - Transition Assistance Program Advanced Resume Writing Handout

Resume Template, Resume Content Information, and  
Resume Examples

September 2017

## Online Profile: LinkedIn, <https://www.linkedin.com/>

**Ima Soldier**  
Fuel Handler at Fort Hood  
[ImaSoldier@fhw.com](mailto:ImaSoldier@fhw.com)

### Summary

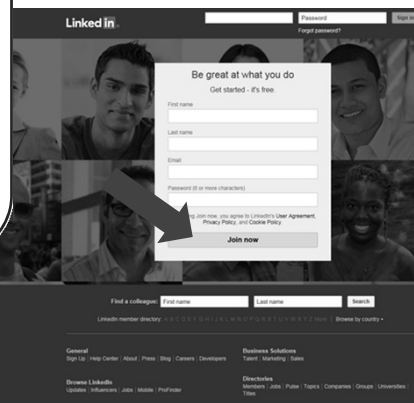
Over 12 years' experience working with petroleum products and supervising diverse staff populations with varied backgrounds, cultures, educational levels and nationalities. A skilled worker, supervisor, quickly interpreting complex tasks and jobs, meeting and exceeding the needs of the organizations. Possesses the ability in developing, effective and efficient team environments, maintaining productivity and resolving problems.

### Experience

#### Resource Branch Manager at U.S. Army

2013- Present (3 years 2 months)

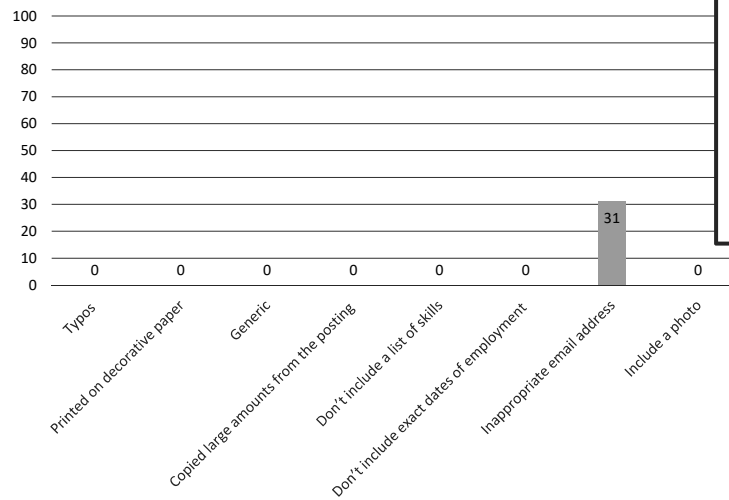
Supervise and manage 6 personnel in sales, marketing, and recruitment techniques. Train, counsel, and evaluate individual job performance and production outcomes. Accountable for office computers and company cars valued in excess of \$50,000. Plans and conducts training, educate, and deliver skill benefits informational sessions to various organizations. Work closely with community leaders and educational managers to market the organizations' employment benefits, and special training programs. Directs, supervises, and coordinates work activities of subordinates and staff relating to applicant canvassing, sales and marketing, and community relations.



# LinkedIn

## Automatic Dismissals Quiz

Percentages

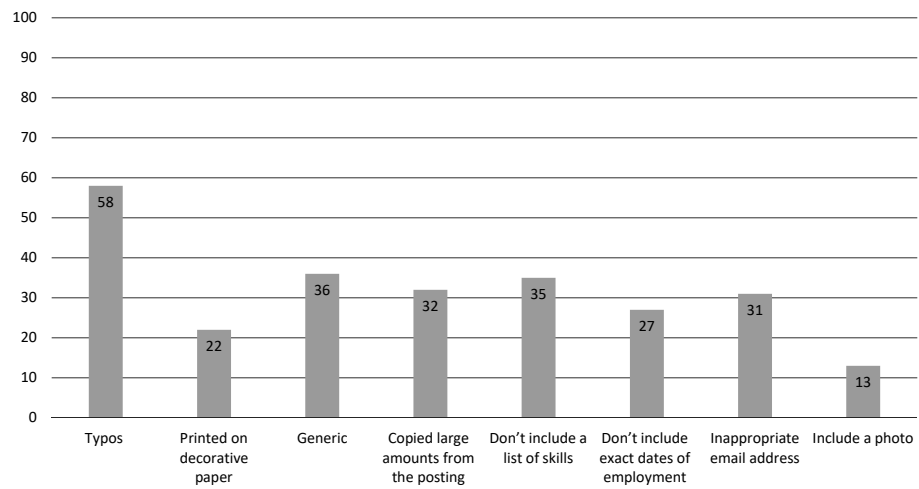


Select from the following:

58%  
36%  
35%  
32%  
31%  
27%  
22%  
13%

## Automatic Dismissal Quiz Answers

Percentages



## Heading: First and following pages

<p><b>Michael A. Maintenance Tech</b> 101 Army Road Copperas Cove, TX 77777 222-555-6677 MMaintenance@anvermail.com</p> <p><b>OBJECTIVE</b> A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78.</p> <p><b>SUMMARY OF QUALIFICATIONS</b> Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.</p> <p><b>WORK EXPERIENCE</b> <b>Helicopter Maintenance Supervisor</b> JAN 2012 - Present U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments.<ul style="list-style-type: none"><li>Trained up to 28 technicians in scheduled and un-scheduled maintenance utilizing manuals and technical publications.</li><li>Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 98%.</li><li>Utilized aviation maintenance programs like ULLSA, SKIP 6 program, ULLS - E, and Microsoft Office suite.</li></ul><b>Helicopter Mechanic</b> AUG 2009 - JAN 2012 U.S. Army, Fort Hood, TX Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufactures maintenance manuals, service bulletins, and other specifications.<ul style="list-style-type: none"><li>Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes.</li><li>Completed over 12 major phase inspections utilizing manufactures maintenance manuals and technical publications.</li></ul></p>	<p><b>MICHAEL TECH</b> 2</p> <p><b>Air Medical Evacuation Crew Chief</b> MAR 2007 - JULY 2009 U.S. Army, Camp Page, Republic of South Korea Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems.<ul style="list-style-type: none"><li>Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident.</li><li>Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.</li></ul></p> <p><b>EDUCATION and MILITARY TRAINING</b> <b>Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA</b> 2016 30 hours <b>Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA</b> 2007 <b>Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX</b> 2007 <b>Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX</b> 2006</p>
--	--

## Heading Examples

### EXAMPLE 1: Use of Middle Name

#### B. Juliet Finance

123 Lenore Ave  
Killeen, TX 76543  
(254) 555-5555  
[BJF@gmail.com](mailto:BJF@gmail.com)

# Heading Examples

## EXAMPLE 1: Use of Middle Name

### B. Juliet Finance

123 Lenore Ave  
Killeen, TX 76543  
(254) 555-5555  
[BJF@gmail.com](mailto:BJF@gmail.com)

## EXAMPLE 2: No address information; included LinkedIn URL

MIKE MANAGER  
(404) 444-4444

[MikeM@aol.com](mailto:MikeM@aol.com)

<http://www.linkedin.com/mmrcagc>

# Objective

<b>Michael A. Maintenance Tech</b> 101 Army Road Copperas Cove, TX 77777 222-555-6677 <a href="mailto:MMaintenance@armymail.com">MMaintenance@armymail.com</a>	
<b>OBJECTIVE</b> A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AD-76.	
<b>SUMMARY OF QUALIFICATIONS</b> Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.	
<b>WORK EXPERIENCE</b>	
<b>Helicopter Maintenance Supervisor</b> U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments.	<b>JAN 2012 – Present</b>
<ul style="list-style-type: none"><li>Trained up to 25 technicians in scheduled and unscheduled maintenance utilizing manuals and technical publications.</li><li>Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 98%.</li><li>Utilized aviation maintenance programs like ULLSA, SKOP 6 program, ULLS -E, and Microsoft Office suite.</li></ul>	
<b>Helicopter Mechanic</b> U.S. Army, Fort Hood, TX Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufactures maintenance manuals, service bulletins, and other specifications.	<b>AUG 2009 – JAN 2012</b>
<ul style="list-style-type: none"><li>Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes.</li><li>Completed over 12 major phase inspections utilizing manufactures maintenance manuals and technical publications.</li></ul>	

<b>MICHAEL TECH</b>	<b>2</b>
<b>Air Medical Evacuation Crew Chief</b> U.S. Army, Camp Page, Republic of South Korea Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems.	
<ul style="list-style-type: none"><li>Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident.</li><li>Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.</li></ul>	
<b>EDUCATION and MILITARY TRAINING</b>	
<b>Pursuing Bachelor of Science</b> , Electronics, University of Maryland, Maryland, MA 30 hours	<b>2016</b>
<b>Graduate</b> , UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA	<b>2007</b>
<b>Graduate</b> , Leadership Development Course, U.S. Army, Fort Hood, TX	<b>2007</b>
<b>Certificate</b> , Advanced First Aid Course, U.S. Army, Fort Hood, TX	<b>2006</b>

## Objective Examples

**Example 1:** A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78. (Identifies specific position – provide details in work history section)

## Objective Examples

**Example 1:** A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78. (Identifies specific position – provide details in work history section)

**Example 2:** Seeking an opportunity to use extensive knowledge of helicopter components and maintenance to improve customer product knowledge and increase product sales. (Highlights your value as a individual – provide details in work history section)

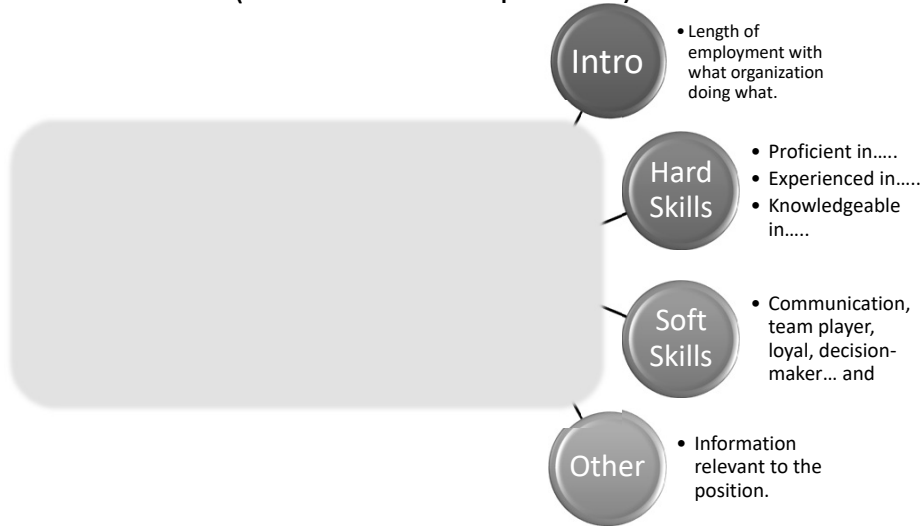
# Summary of Qualifications

<p><b>Michael A. Maintenance Tech</b> 101 Army Road Copperas Cove, TX 77777 222-555-6677 MMaintenance@anemail.com</p> <p><b>OBJECTIVE</b> A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78.</p> <p><b>SUMMARY OF QUALIFICATIONS</b> Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.</p> <p><b>WORK EXPERIENCE</b> <b>Helicopter Maintenance Supervisor</b> JAN 2012 - Present U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments. • Trained up to 28 technicians in scheduled and un-scheduled maintenance utilizing manuals and technical publications. • Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 98%. • Utilized aviation maintenance programs like ULLSA, SKIP 6 program, ULLS -E, and Microsoft Office suite.</p> <p><b>Helicopter Mechanic</b> AUG 2009 - JAN 2012 U.S. Army, Fort Hood, TX Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufactures maintenance manuals, service bulletins, and other specifications. • Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes. • Completed over 12 major phase inspections utilizing manufactures maintenance manuals and technical publications.</p>	<p><b>MICHAEL TECH</b> 2</p> <p><b>Air Medical Evacuation Crew Chief</b> MAR 2007 - AUG 2009 U.S. Army, Camp Page, Republic of South Korea Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems. • Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident. • Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.</p> <p><b>EDUCATION AND MILITARY TRAINING</b> <b>Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA</b> 2016 30 hours <b>Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA</b> 2007 <b>Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX</b> 2007 <b>Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX</b> 2006</p>
---	--

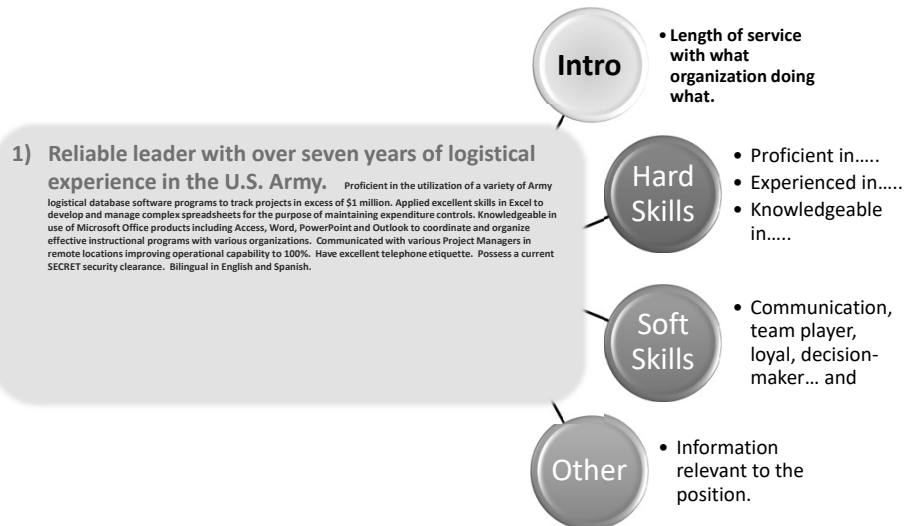
# Summary of Qualifications Echoed

<p><b>Michael A. Maintenance Tech</b> 101 Army Road Copperas Cove, TX 77777 222-555-6677 MMaintenance@anemail.com</p> <p><b>OBJECTIVE</b> A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78.</p> <p><b>SUMMARY OF QUALIFICATIONS</b> Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.</p> <p><b>WORK EXPERIENCE</b> <b>Helicopter Maintenance Supervisor</b> JAN 2012 - Present U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments. • Trained up to 28 technicians in scheduled and un-scheduled maintenance utilizing manuals and technical publications. • Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 98%. • Utilized aviation maintenance programs like ULLSA, SKIP 6 program, ULLS -E, and Microsoft Office suite.</p> <p><b>Helicopter Mechanic</b> AUG 2009 - JAN 2012 U.S. Army, Fort Hood, TX Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufactures maintenance manuals, service bulletins, and other specifications. • Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes. • Completed over 12 major phase inspections utilizing manufactures maintenance manuals and technical publications.</p>	<p><b>MICHAEL TECH</b> 2</p> <p><b>Air Medical Evacuation Crew Chief</b> MAR 2007 - AUG 2009 U.S. Army, Camp Page, Republic of South Korea Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems. • Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident. • Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.</p> <p><b>EDUCATION AND MILITARY TRAINING</b> <b>Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA</b> 2016 30 hours <b>Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA</b> 2007 <b>Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX</b> 2007 <b>Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX</b> 2006</p>
---	--

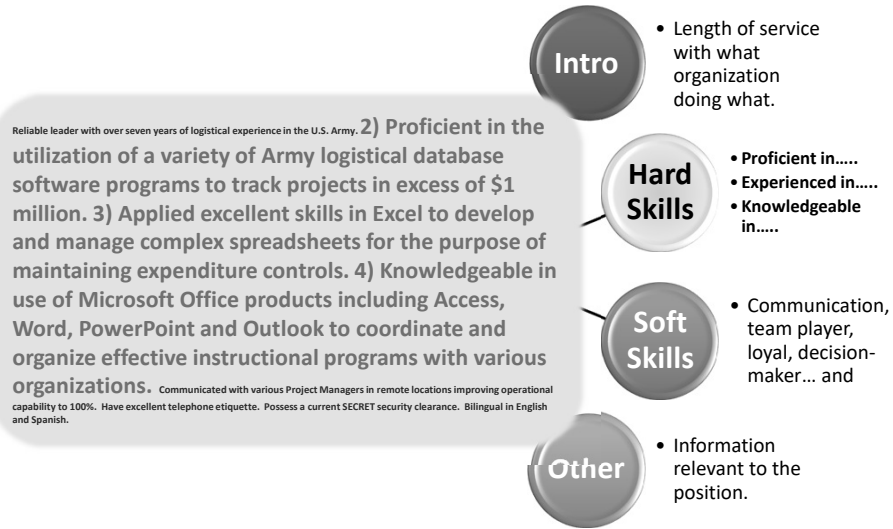
## Summary of Qualifications (as related to the position)



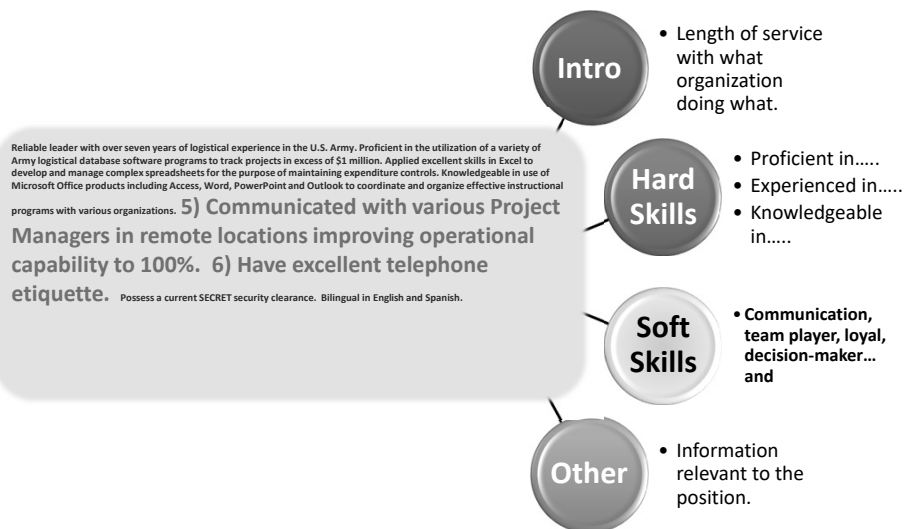
## Tell the employer about yourself



## Tell the employer about your skills



## Tell the employer about abilities



## Tell the employer other information

Reliable leader with over seven years of logistical experience in the U.S. Army. Proficient in the utilization of a variety of Army logistical database software programs to track projects in excess of \$1 million. Applied excellent skills in Excel to develop and manage complex spreadsheets for the purpose of maintaining expenditure controls. Knowledgeable in use of Microsoft Office products including Access, Word, PowerPoint and Outlook to coordinate and organize effective instructional programs with various organizations. Communicated with various Project Managers in remote locations improving operational capability to 100%. Have excellent telephone etiquette. 7) Possess a current SECRET security clearance. 8) Bilingual in English and Spanish.

### Intro

- Length of service with what organization doing what.

### Hard Skills

- Proficient in.....
- Experienced in.....
- Knowledgeable in.....

### Soft Skills

- Communication, team player, loyal, decision-maker... and

### Other

- Information relevant to the position.

## Summary of Qualifications Example

Reliable leader with over seven years of logistical experience in the U.S. Army. Proficient in the utilization of a variety of Army logistical database software programs to track projects in excess of \$1 million. Applied excellent skills in Excel to develop and manage complex spreadsheets for the purpose of maintaining expenditure controls. Knowledgeable in use of Microsoft Office products including Access, Word, PowerPoint and Outlook to coordinate and organize effective instructional programs with various organizations. Communicated with various Project Managers in remote locations improving operational capability to 100%. Have excellent telephone etiquette. 7) Possess a current SECRET security clearance. 8) Bilingual in English and Spanish.

### Intro

- Length of service with what organization doing what.

### Hard Skills

- Proficient in.....
- Experienced in.....
- Knowledgeable in.....

### Soft Skills

- Communication, team player, loyal, decision-maker... and

### Other

- Information relevant to the position.

## Work History

**Michael A. Maintenance Tech**  
101 Army Road  
Copperas Cove, TX 77777  
222-555-6677  
MMaintenance@arvemail.com

**OBJECTIVE**  
A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78.

**SUMMARY OF QUALIFICATIONS**  
Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of aircraft maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.

**WORK EXPERIENCE**

**Helicopter Maintenance Supervisor** JAN 2012 – Present  
U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq  
Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments.

- Trained up to 28 technicians in scheduled and un-scheduled maintenance utilizing manuals and technical publications.
- Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 98%.
- Utilized aviation maintenance programs like ULLSA, SKIP 6 program, ULLS -E, and Microsoft Office suite.

**Helicopter Mechanic** AUG 2009 – JAN 2012  
U.S. Army, Fort Hood, TX  
Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufacturers maintenance manuals, service bulletins, and other specifications.

- Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes.
- Completed over 12 major phase inspections utilizing manufacturers maintenance manuals and technical publications.

**MICHAEL TECH** 2

**Air Medical Evacuation Crew Chief** MAR 2007 – AUG 2009  
U.S. Army, Camp Page, Republic of South Korea  
Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems.

- Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident.
- Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.

**Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA** 2016  
30 hours

**Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA** 2007  
**Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX** 2007  
**Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX** 2006

## Tailor resume to match the job – Ex 1

**Job Summary**

**Position Responsibilities**

Plans layout of stockroom, warehouse, and other storage areas, considering turnover, size, weight, and related factors of items stored. Supervises group of workers engaged in lifting, transporting and loading materials for shipment or storage. Oversees the processing, packaging and storage of supplies, materials, and equipment. Schedules work for special and periodic inventories. Determines work procedures, prepares work schedules, and expedites workflow. 3 years related experience.

Plans layout of stockroom, warehouse, and other storage areas, considering turnover, size, weight, and related factors of items stored. Supervises group of workers engaged in lifting, transporting and loading materials for shipment or storage. Oversees the processing, packaging and storage of supplies, materials, and equipment. Schedules work for special and periodic inventories. Determines work procedures, prepares work schedules, and expedites workflow. 3 years related experience.

Supervised and managed the daily work assignments of three Supply Specialists, engaged in receiving, **storing (lifting)**, loading, and **shipping (transporting)** over **\$5 million in government equipment and supplies during deployment to Iraq maintaining 100% accountability.**

## Tailor resume to match the job – Ex 2

- **Planned** and implemented a supply chain process, incorporating Hand-Held Frequency technology that increased customer focus and stock efficiency, expedited supply delivery and decreased amount of **turnover** and **items** stocked in **storage areas** by over 20%.
- Established a warehouse renovation plan resulting in increased efficiency for receipt, **shipment storage**, and supply **processing**; reducing processing time by 25%, storage requirements by 15% and customer wait time by 10%.

**Position Responsibilities** Plans layout of stockroom, warehouse, and other storage areas, considering turnover, size, weight, and related factors of items stored. Supervises group of workers engaged in lifting, transporting and loading materials for shipment or storage. Oversees the processing, packaging and storage of supplies, materials, and equipment. Schedules work for special and periodic inventories. Determines work procedures, prepares work schedules, and expedites workflow.

## Analysis Tool - Word Clouds

<http://www.wordle.net/>,

<http://tagcrowd.com>, and

<https://worditout.com/>.

Logistical Operation: U.S. Army 2013 - Present

Perform duties involving requesting, receiving, storing, accounting, and preservation of individual and organizational equipment. Establish priorities and perform work assigned to insure effective and efficient operations. Inspect completed work for accuracy and compliance with established procedures. Determine proper storage methods, identification, and stock location based on turnover, environmental factors, and physical capabilities of facilities. Resolve customer complaints, and answer customers' questions regarding policies and procedures. Review invoices, work orders, consumption reports, and demand forecasts to estimate peak delivery periods and to issue work assignments.

**Inventory Control**

- Received and counted stock items, and recorded data manually and by using asset computer logistical control databases, and verified inventory computations by comparing them to physical counts of stock, and investigate discrepancies or adjust errors.
- Kept records on the use and/or damage of stock or stock handling equipment; examined and inspected stock items for wear or defects, reporting any damage to supervisors.
- Examined documents, materials, and products, and monitored work processes, in order to assess completeness, accuracy, and conformance to standards and specifications.
- Provided assistance and direction to stockroom, warehouse, or storage yard workers; conferred with co-workers, vendors, and customers to coordinate production and shipping activities, and to resolve complaints or eliminate delays.
- Compiled information, production rates and progress, materials inventories, materials used, and customer information, so that status reports can be completed.

WordItOut Create Over Community

Original text

Perform duties involving requesting, receiving, storing, accounting, and preservation of individual and organizational equipment. Establish priorities and perform work assigned to insure effective and efficient operations. Inspect completed work for accuracy and compliance with established procedures. Determine proper storage methods, identification, and stock location based on turnover, environmental factors, and physical capabilities of facilities. Resolve customer complaints, and answer customers' questions regarding policies and procedures. Review invoices, work orders, consumption reports, and demand forecasts to estimate peak delivery periods and to issue work assignments.

Copy and paste the text of your document or type in an alternate.

By default, the more frequently a word is found, the larger it becomes in the word cloud.

☐ Automatically detect other source types

For example, enter a table, or assume unprocessed if no words repeat.

Settings Examples Generate



# Job Posting vs. Your Work History

## Logistics Management Specialist Job Posting



## Your Work History



# Evaluation Usage

PART III - DUTY DESCRIPTION ( Rater )	
a. PRINCIPAL DUTY TITLE <b>PERSONNEL ADMINISTRATIVE SERGEANT</b>	b. DUTY MOSC <b>42A20</b>
c. DAILY DUTIES AND SCOPE (to include, as appropriate, people, equipment, facilities and dollars) <b>Responsible for Strength Management section for the Regimental Support Squadron and Rear Detachment of the 7th Armored Cavalry Regiment which consists of more than 750 officers, warrant, and enlisted personnel; responsible for the health, welfare, and training of four soldiers; responsible for submission and processing of transactions into E-MILPO; ensures daily status reports are submitted in a timely manner; enters PERSTEMPO data; notifies soldiers of movements and promotions.</b>	
d. AREAS OF SPECIAL EMPHASIS <b>Unit Strength Report (USR); Unit Manning Report (UMR); PERSTEMPO; Per (PAI); In/Out processing.</b>	
e. APPOINTED DUTIES	
f. COUNSELING DATES	
PART IV - ARMY VALUES/ ATTRIBUTES/ SKILLS/ ACTIONS ( Rater )	
a. ARMY VALUES. Check Either YES or NO. (Comments are mandatory for "No" entries; optional for "Yes" entries.)	
V	1. LOYALTY: Bears true faith and allegiance to the US constitution, the Army, the unit, and other soldiers.
A	2. DUTY: Fulfills their obligations.
L	3. RESPECT/EO/EEQ: Treats people as they should be treated.
U	4. SELFLESS SERVICE: Puts the welfare of the nation, the Army, and subordinates before their own.
E	5. HONOR: Lives up to all the Army values.
S	6. INTEGRITY: Does what is right -legally and morally.
	7. PERSONAL COURAGE: Faces fear, danger, or adversity (physical and moral).
	Bullet Comments o multi-faceted NCO committed to 100% mission accomplishment; sacrifices personal time and efforts for overall success of the unit o demonstrated self reliance and resourcefulness o maintained high standard of personal conduct on and off duty

Use to start job description in resume.

## Evaluation Usage Continued...

<b>b. COMPETENCE</b> o Duty Proficiency; MOS Competency o Technical & Tactical; Knowledge, Skills, and Abilities o Sound Judgement o Seeking Self-improvement; Always Learning o Accomplishing Tasks to the Fullest Capacity	requirement for four months with zero defects o successfully completed the Army World Wide Property Asset inventory with outstanding results o possessed outstanding technical skills; maximized the use of limited resources to accomplish the mission with excellent result
<b>c. PHYSICAL FITNESS &amp; MILITARY BEARING</b> o Mental and Physical Toughness o Endurance and Stamina to go the Distance o Displaying Confidence and Enthusiasm; Looks Like a Soldier	o energetic personality; "can-do" attitude and deep pride in job accomplishments o scored o maintained
<b>d. LEADERSHIP</b> o Mission First o Genuine Concern for the Soldiers o Instilling the Spirit to Achieve and Win o Setting the Example; Be, Know, Do	o a "mission first" attitude o provided o demonstrated concern for health and welfare of subordinates
<b>e. TRAINING</b> o Individual and Team o Mission Focused; Performance Oriented o Teaching Soldiers How; Common Tasks, Duty-related Skills o Sharing Knowledge and Experience to Fight, Survive and Win	o passed Joint Army training subordinates Navy and Air Force administrative processes o trained three newly assigned soldiers to process and record fitness results and fitness program management o actively looked for best practices used by other units to supplement own efforts and improve methods
<b>f. RESPONSIBILITY &amp; ACCOUNTABILITY</b> o Care and Maintenance of Equipment/Facilities o Soldier and Equipment Safety o Conservation of Supplies and Funds o Encouraging Soldiers to Learn and Grow o Responsible for Good, Bad, Right & Wrong	o maintained 100% accountability of \$90,000 worth of office automation equipment during three month combat rotations to Iraq and Afghanistan o announcements and orders delivered on time o responsible for researching, tracking deployment training requirements for unit personnel

Pick out some  
Quantified  
accomplishments

## Work Experience

**Position Title**

**Beginning MM YYYY – Ending MM YYYY**

**Location**

**Enter in "Present" if still employed**

Give an overview of the department or organization in approximately 4 lines.

**TIP: 1)** You can use the Summary of Qualifications format. **2)** Use the "Which resulted in..." technique. Example: Managed complex 750K logistics project completing project 10 weeks early (*which resulted in*) with a cost savings of 52K.

### **Duties**

- Add statements of your duties listing highest skill level first
- Start with an active verb such as monitored, documented, supervised

### **Accomplishments or responsibilities**

- Add statements of your accomplishments and how you helped the organization
- Add numbers, dollar amounts, percentages when possible

**Repeat block above based on amount of jobs as far back as 10 years.**

# Education and Military Training

<p><b>Michael A. Maintenance Tech</b> 101 Army Road Copperas Cove, TX 77777 222-555-4677 MMaintenance@anyemail.com</p> <p><b>OBJECTIVE</b> A position as an Aviation Maintenance Technician at DynCorp as listed in the Daily News, Job posting #456-AB-78.</p> <p><b>SUMMARY OF QUALIFICATIONS</b> Over 8 years as an Aviation Technician in the U.S. Army. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as complicated flight control rigging, vibration analysis, blade engine, engine rigging, power on checks, and conducted maintenance test flights. Proficient in the use of Microsoft Office products. Possess a current SECRET security clearance. Bilingual: fluent in English and conversational in Spanish.</p> <p><b>WORK EXPERIENCE</b></p> <p><b>Helicopter Maintenance Supervisor</b> JAN 2012 – Present U.S. Army, Fort Hood, TX, Schofield Barracks, HI, and Al Tajl, Iraq Supervised the maintenance of up to 36 UH-60 aircraft. Performed and supervised the removal and installation of engines, rotor heads, gearboxes, and transmissions. Performed operational checks and troubleshoot helicopter systems, isolating malfunctions and repairing them. Worked closely with civilian contractors to accomplish field and deployment operations in hostile environments.</p> <ul style="list-style-type: none"> <li>Trained up to 28 technicians in scheduled and unscheduled maintenance utilizing manuals and technical publications.</li> <li>Developed a UH-60 Internal Maintenance Program, improving aircraft availability by over 95%.</li> <li>Utilized aviation maintenance programs like ULLS-A, SKP 6 program, ULLS -E, and Microsoft Office suite.</li> </ul> <p><b>Helicopter Mechanic</b> AUG 2009 – JAN 2012 U.S. Army, Fort Hood, TX. Replaced and reconditioned helicopter components such as engines, rotor hubs, hydraulic system, transmissions and gearboxes and flight controls. Removed and installed subsystems components to include starters, generators, pumps, reservoirs, hydraulic cylinders, lines, and hoses. Disassembled and inspected systems and subsystems for wear, warping, or other defects utilizing manufactures maintenance manuals, service bulletins, and other specifications.</p> <ul style="list-style-type: none"> <li>Removed engines from aircraft and installs engines, using overhead hoists or wheeled 7,500-pound cranes.</li> <li>Completed over 12 major phase inspections utilizing manufactures maintenance manuals and technical publications.</li> </ul>	<p><b>MICHAEL TECH</b> 2</p> <p><b>Air Medical Evacuation Crew Chief</b> MAR 2007 – AUG 2009 U.S. Army, Camp Page, Republic of South Korea Inspected aircraft prior to take off for defects such as fuel or oil leaks and malfunctions in electrical and hydraulic systems according to pre-flight checklists. Serviced and maintained aircraft and related systems by performing activities such as flushing gear boxes, cleaning filters, and lubricating moving parts. Studied, trained, and utilized high altitude hoist operations and advanced air evacuation planning. Prepared and tracked forms, records, and reports on helicopter maintenance actions using in-house automation systems.</p> <ul style="list-style-type: none"> <li>Worked directly with a flight medical officer to ensure safe and accurate air transportation of injured passengers; completing over 100 flights without an incident.</li> <li>Recorded over 500 accident free flight hours as a UH-60 Helicopter Crew Chief.</li> </ul> <p><b>EDUCATION and MILITARY TRAINING</b></p> <table border="1"> <tr> <td>Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA</td> <td>2016</td> </tr> <tr> <td>30 hours</td> <td></td> </tr> <tr> <td>Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA</td> <td>2007</td> </tr> <tr> <td>Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX</td> <td>2007</td> </tr> <tr> <td>Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX</td> <td>2006</td> </tr> </table>	Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA	2016	30 hours		Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA	2007	Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX	2007	Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX	2006
Pursuing Bachelor of Science, Electronics, University of Maryland, Maryland, MA	2016										
30 hours											
Graduate, UH-60 Helicopter Repair Course, U.S. Army, Fort Eustis, VA	2007										
Graduate, Leadership Development Course, U.S. Army, Fort Hood, TX	2007										
Certificate, Advanced First Aid Course, U.S. Army, Fort Hood, TX	2006										

# Education and (Military) Training

- Education**

  - Degree / Graduate / Certificate
  - Field of Study / Course Title / Hours
  - Institution / Training Source / Location / Year (optional)
  - Do NOT include High School if you have attended or are attending college
  - If you are currently enrolled in college, use – Pursuing Degree: Hours

**Training**

  - Certificate / Diploma
  - Field of Study / Military Course Title
    - Medical Specialist, Abrams Armor Crewman, Common Leader Training, Avionic Mechanic, Petroleum Operators Course, Combat Life Saver Course, Personnel Administration Specialist (IDT), etc.
  - Hours / Length of Course (weeks or hours)
  - U.S. Army / Location / Year (Optional)
  - Course description if title does not explain

# VMET Officer Example

DD Form 2586, Verification of Military Experience and Training (VMET), <https://www.dmdc.osd.mil/tgps/>

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING			Page 1 of 7
<b>VERIFICATION OF MILITARY EXPERIENCE AND TRAINING</b> 1. LAST NAME - FIRST NAME - MIDDLE NAME 2. PAY GRADE 3. YEARS(S) IN SERVICE 4. MILITARY SERVICE COMPONENT 5. DATE OF INFORMATION 6. EXPERIENCE AND TRAINING HISTORY (in reverse chronological order) AND RELATED INFORMATION			
<b>EXPERIENCE HISTORY:</b> For a chronological history of your work experience and a narrative description of duties performed, please refer, respectively, to your Officer Record Brief (ORB) and Officer Evaluation Report (OER), DA Form 67-8. The ORB duty data in section D, Assignment history and the function-specific position descriptions on your OER should be used with the DD Form 2586 for resume preparation. See your transition assistance counselor for the civilian occupational matching to your military occupational.			
<b>TRAINING HISTORY: COURSES SUCCESSFULLY COMPLETED</b>			
<b>MILITARY TRAINING: JUL 2012 - JUL 2012</b> <b>ARMY COURSE: NGRMFL101, FISCAL LAW</b> <b>LENGTH: 3 Days.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates JUL 2008 - APR 2013) <b>COURSE DESCRIPTION</b> (ARMY TRAINING HISTORY COURSE: NGRMFL101)			<b>ARMY, GUARD O-4</b>
<b>MILITARY TRAINING: APR 2012 - APR 2012</b> <b>ARMY COURSE: 7036AS41F13, PLANNING, PROGRAMMING, BUDGETING, EXEC SYSTEM</b> <b>LENGTH: 2 Weeks.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates OCT 2008 - APR 2013) <b>COURSE DESCRIPTION</b> (ARMY TRAINING HISTORY COURSE: 7036AS41F13)			
<b>MILITARY TRAINING: OCT 2010 - SEP 2011</b>			

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING			Page 4 of 7
<b>MILITARY TRAINING: SEP 1994 - OCT 1994</b> <b>ARMY COURSE: 4C-FOA-F26, Tactical Signal Staff Officer</b> <b>LENGTH: 5-6 weeks (180-216 hours)</b> <b>COURSE DESCRIPTION FROM AMERICAN COUNCIL ON EDUCATION:</b> (AR-1715-0700, Exhibit dates JUN 1985 - JUN 1995) Upon completion of the course, the student will be able to function in a corps/division as a communications specialist. Lectures and practical exercises cover subjects related to procedures and equipment used in division/corps communications. <b>CREDIT RECOMMENDATION FROM AMERICAN COUNCIL ON EDUCATION</b> (AR-1715-0700, Exhibit dates JUN 1985 - JUN 1995) Credit is not recommended because of the limited, specialized nature of the course (6/90)(5/95). <b>ARMY TRAINING HISTORY COURSE: 4CFOAF26</b>			
<b>MILITARY TRAINING: APR 1994 - SEP 1994</b> <b>ARMY COURSE: 4-11-C22-25C, Signal Officer Advanced</b> <b>LENGTH: 20 weeks (715-724 hours)</b> <b>COURSE DESCRIPTION FROM AMERICAN COUNCIL ON EDUCATION:</b> (AR-1715-0770, Exhibit dates OCT 1986 - MAY 1994) Upon completion of the course, the student will be able to supervise communications-electronics operations. Lectures cover combined arms subjects, including airland battle doctrine, communications systems planning, management, and control, digital and analog engineering operations, and communications interfaces. Military subjects include electronic warfare, NBC defense, leadership, personnel administration, property accounting, training management, force integration, military justice, and tactics and doctrine. <b>CREDIT RECOMMENDATION FROM AMERICAN COUNCIL ON EDUCATION</b> (AR-1715-0770, Exhibit dates OCT 1986 - MAY 1994) Credit is not recommended because of the military-specific nature of the course (7/89)(7/89). <b>ARMY TRAINING HISTORY COURSE: 411C2225C</b>			<b>ARMY, ACTIVE O-5</b>

# VMET Enlisted Example

ARMY, RESERVE E-9 Infantry Senior Sergeant		Page 13 of 18
<b>SPECIAL QUALIFICATION IDENTIFIERS:</b> P - Parachutist MAY 2014 - JUL 2014, NOV 1995 - MAY 1999, MAR 1992 - NOV 1993, JUN 1988 - SEP 1990 M - First Sergeant DEC 1998 - MAY 2014 X - Drill Sergeant (DS) MAR 1992 - DEC 1996 H - Instructor NOV 1994 - NOV 1995, MAR 1988 - JUN 1988 <b>Note: Experience history data not available prior to 1978-2010.</b>		
<b>TRAINING HISTORY: COURSES SUCCESSFULLY COMPLETED</b>		
<b>MILITARY TRAINING: OCT 2012 - SEP 2013, OCT 2011 - SEP 2012</b> <b>ARMY COURSE: 2GF97DL, COMPOSITE RISK MANAGEMENT BASIC COURSE</b> <b>LENGTH: 2 Days.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates OCT 2010 - JUL 2014) <b>COURSE DESCRIPTION</b> (ARMY TRAINING HISTORY COURSE: 2GF97DL)		
<b>MILITARY TRAINING: JUL 2010 - JUL 2010</b> <b>ARMY COURSE: 2GF252F16N, BATTALION PRE-COMMAND/COMMAND SERGEANT MAJOR</b> <b>LENGTH: 2 Weeks.</b>		

ARMY, GUARD E-5 Military Police		Page 8 of 11
<b>MILITARY TRAINING: OCT 2011 - SEP 2012</b> <b>ARMY COURSE: COMM02A05B8ENUS, LEADERSHIP COMMUNICATION SKILLS</b> <b>LENGTH: 1 Day.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates JUL 2008 - JUL 2015) <b>COURSE DESCRIPTION</b> (ARMY TRAINING HISTORY COURSE: COMM02A05B8ENUS)		
<b>MILITARY TRAINING: OCT 2010 - SEP 2011</b> <b>ARMY COURSE: LEAD05A08B8ENUS, LEADERSHIP: CREATING YOUR DEVELOPMENT PLAN</b> <b>LENGTH: 1 Day.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates OCT 2009 - JUL 2015) <b>COURSE DESCRIPTION</b> (ARMY TRAINING HISTORY COURSE: LEAD05A08B8ENUS)		
<b>MILITARY TRAINING: OCT 2009 - SEP 2010</b> <b>ARMY COURSE: 081F31CLC, COMBAT LIFE SAVER COURSE (CLC)</b> <b>LENGTH: 1 Year.</b> <b>COURSE DESCRIPTION FROM SERVICE COURSE FILE:</b> (Description dates DEC 2005 - JUL 2015) <b>COURSE DESCRIPTION</b>		

## Joint Services Transcript (JST)

Course Title: Sergeants Major ACE Exhibit: AR-1408-0148

Location: SGT MAJOR ACADEMY at FT BLISS, TX

Army Course Number: 1-250-C5

From: 07/11/2009 To: 01/12/2010

Description: UPON COMPLETION OF THE COURSE, THE STUDENT WILL BE ABLE TO PROVIDE LEADERSHIP AND MANAGEMENT TO THE UPPER-LEVEL NATIONAL DEFENSE STRUCTURE. COURSE INCLUDES LECTURES, DEMONSTRATIONS, AND PERFORMANCE EXERCISES IN PLANNING, GROUP INTERACTION, HUMAN RELATIONS, LEADERSHIP, IDEA SYNTHESIS, ORAL AND WRITTEN COMMUNICATION, PUBLIC SPEAKING, LISTENING, COMMUNITY UNDERSTANDING, HISTORY, RESOURCE MANAGEMENT, MILITARY TRAINING, GEOPOLITICS, INTERNATIONAL STUDIES, IDEOLOGIES, US FOREIGN POLICY, CONFLICT RESOLUTION, ETHICS, HUMAN MOTIVATION, SMALL-GROUP COMMUNICATION, LEADERSHIP THEORIES, AND MANAGEMENT SKILLS.

Recommendations: IN THE LOWER-DIVISION BACCALAUREATE/ASSOCIATE DEGREE CATEGORY, 2 SEMESTER HOURS IN PRINCIPLES OF SUPERVISION, 3 IN GROUP DYNAMICS, AND 3 IN COMMUNICATION. IN THE UPPER-DIVISION BACCALAUREATE CATEGORY, 4 SEMESTER HOURS IN MILITARY SCIENCE, 4 IN INTERNATIONAL RELATIONS, 1 IN HUMAN RESOURCE MANAGEMENT, AND 1 IN ETHICS.

Army / American Council On Education Registry Transcript System -Joint Services Transcript (JST), <https://ist.doded.mil/smart/>

## Sample Formats: Education

**Degree Earned**, Name of Institution, Location/State, Date (MMM/YYYY or MM/YYYY or YYYY)

- **Pursuing Bachelor of Science**, General Studies, Indiana University, Bloomington, IN, Current
- **Bachelor of Arts**, Public Relations, University of Alabama, AL. 2013
- **Associates Degree**, Marketing and Advertising, Southeast Community College, Milford, NE 2010

**Diploma**, Name of Institution, Location/State, Date

- **Diploma**, Force High School, Galaxy, ND, 1995

## Sample Formats: Certifications / Training / Military Training

**Certificate**, Name of Course, US Army, Location/State, Date (MMM/YYYY or MM/YYYY or YYYY, but be consistent in document)

- **Certificate of Training**, Communications Specialist Course, Fort Lee, Virginia, JUL 2015 – SEP 2015
- **License**, Airframe & Power Plant Mechanics, Department of Transportation, Federal Aviation Administration, Washington, DC, 2014
- **Certificate**, Primary Leadership Course, U.S. Army, Camp Ashland, NE, March 2012 – April 2012
- **Truck Driver**, U.S. Army, Kaiserslautern, Germany, January 2010
- **Certificate**, Defense Hazardous Materials/Waste Handling Course, U.S. Army, Fort Eustis, VA, 2008

**Diploma**, Name of Course, US Army, Location/State, Date (MMM/YYYY or MM/YYYY or YYYY, but be consistent in document)

- **Diploma**, Leadership and Management Development Course (with Honors), U.S. Army, Ft. McClellan, AL, 2001
- **Executive Staff and Management College**, 2000
  - An in-depth study of all aspects of executive level management and staff functions at corporate level, limited to the top 25% of executives in the corporation.

## Additional Headings



**AWARDS**  
or, name of the award, purpose of the award.

**LANGUAGE SKILLS**  
Proficiency level  
age followed by a proficiency level such as native, conversational, reading and reading, basic writing, listening, business speaking, etc.

**MEMBERSHIPS / VOLUNTEER WORK**  
tion, Office Title if applicable otherwise  
or "volunteer".  
Associations, clubs or community groups  
offices held and the dates

- **Awards, Professional Recognition/ Development**
  - Awards received; Recognition by supervisors
  - Special licenses, significant achievements, etc.
- **Language Skills**
  - Proficiency level: Speaking? Reading? Conversational or Professional?
  - [https://careers.state.gov/gateway/lang\\_prof\\_def.html](https://careers.state.gov/gateway/lang_prof_def.html)
- **Professional Affiliations/ Articles Published**
  - Associations, clubs, volunteer organizations, etc. Name of the establishment, office held and date.
  - Publications; articles written, inventions, projects presented

## Courses of Action



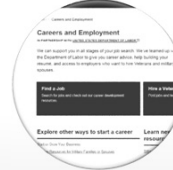
### **SFL-TAP Centers (Worldwide, Brick & Mortar, and Virtual Center)**

- Follow-on Counseling Appointments
- CRS Courses
- Specialized Seminars: Dress for Success



### **SFL-TAP Online**

- Job Fairs and Employer Days Calendar
- Resume and Cover Letter Writer Programs (Login to Secure Portal)
- <https://www.sfl-tap.army.mil>



### **VA Veterans.gov**

- Find a Job
- Link to American Job Center Locator
- <http://veterans.gov/>



Thank you for  
your attendance  
and  
your service!



# **Soldier for Life - Transition Assistance Program Advanced Resume Writing Handout**

Resume Template, Resume Content Information, and  
Resume Examples

December 2017

## Contents

RESUME TEMPLATE .....	
SUPPORTING DOCUMENTS .....	
SOME COMMON MILITARY TERMS AND ABBREVIATIONS .....	
FUNCTIONAL RESUME - PARAGRAPH SKILL TITLE.....	
IDENTIFICATION OF JOB SKILLS BY OCCUPATION .....	
SUGGESTED SENTENCE STARTERS.....	
ACTION VERBS - TO DESCRIBE ACCOMPLISHMENTS .....	
GENERAL SUMMARY OF QUALIFICATIONS BULLETS - SOFT SKILLS.....	
BULLETED STATEMENTS.....	
GENERAL SUMMARY OF QUALIFICATIONS EXAMPLES.....	
DOLEW MASTER RESUME EXAMPLE.....	
DOLEW TARGETED RESUME EXAMPLE.....	
DOLEW SAMPLE RESUMES.....	
ADDITIONAL RESOURCES.....	
REFERENCES WORKSHEET.....	
JOB APPLICATION WORKSHEET.....	

## RESUME TEMPLATE

### NAME (First and last name, no nicknames)

Mailing Address with no abbreviations (except states)

City, State Zip

Contact Phone Number \* Professional Email Address

(Tell the employer your name and how to reach you)

### OBJECTIVE

(Tell the employer what you want or what you bring)

Usually 1 sentence. Obtain a position as listed in advertisement with position identifying number if applicable **OR** combine Objective statement with Summary of Qualifications Introduction statement.

### SUMMARY OF QUALIFICATIONS

(Tell the employer about yourself using the 4-part formula below. If you mention it in the summary, then it should be mentioned in the resume.)

1. Introduction sentence.
  - a. Length of employment with what organization doing what.
2. Hard Skills
  - a. Proficient in.....
  - b. Experienced in.....
  - c. Knowledgeable in.....
3. Soft Skills
  - a. Use two to three skills that would fit well with the position applying for (and fits your skills)
  - b. Communication, team player, loyal, decision-maker...
4. Other
  - a. Add other relevant information such as TOP SECRET Clearance, Bi-lingual, excellent driving record, top physical condition, flexible and available for travel, etc.
  - b. This added information should be relevant to the position.

Tell the employer about your strengths and abilities using one-word descriptors below the Summary of Qualifications. This section is referred to as Competencies, Skills or a Hot Zone.

Use the table below to enter 3, 6 or 9 words. Refer to pages 10 – 14 for suggested skills.


**WORK EXPERIENCE**

(Tell the employer what knowledge, skills and abilities you have as related to the advertised position.)

**Position Title**  
**Location**

**Beginning Month and Year – Ending Month Year**  
**Enter in “Present” if still employed**

Give an overview of the department or organization in which you work, and your responsibilities in approximately 4 lines. You should make this document a third person tense and spell everything out the first time such as United States Disciplinary Barracks (USDB) and use acronyms thereafter. Tell the reader how large the organization, customers, value, amount of local, regional, or remote sites of which it may be comprised. Include your knowledge, skills and abilities. Sentences starters - Proficient in...Plan and implemented...comprehensive experience in...Extensive knowledge of...Train and supervised staff in...Planned and conducted...etc.

**Duties**

- Add statements of your duties listing highest skill level first
- Start with an active verb such as monitored, documented, supervised
- Do not repeat yourself

**Accomplishments or responsibilities**

- Add statements of your accomplishments and how you helped the organization
- Accomplishment
- Accomplishment

**TIP:** Use the “Which resulted in...” technique. Example: Managed complex 750K logistics project completing project 10 weeks early. *Which result in...*Managed complex 750K logistics project completing project 10 weeks early with a cost savings of 52K.

**Repeat block above based on amount of jobs as far back as 10 years.**

**EDUCATION and TRAINING**

(Tell the employer about your civilian education level; include certifications)

<b>Continuing Education</b> or Pursuing Degree, Name of Institution, State (hrs. completed)	YYYY
<b>Degree Earned</b> , Name of institution, State	YYYY
<b>Bachelor of Arts</b> , Business, Logan College, Loganville, IA	YYYY

(Next, tell the employer about any military, on-the-job training or certification)

<b>Graduate</b> , Name of Course, US Army, City, ST	YYYY
<b>Certificate</b> , Name of Course, US Army, City, ST	YYYY
<b>Certificate</b> , Name of Course, US Army, City, ST	YYYY

**FIRST AND LAST NAME** (Always include heading and page number on additional pages)

**3**

**OPTIONAL SECTION HEADINGS**

(Tell the employer anything else they should know as related to the position)

**AWARDS**

**Name of the award grantor**, name of the award, purpose of the award.

**YYYY**

**LANGUAGE SKILLS**

**Language:** competency level

Enter the language followed by a proficiency level such as native, conversational, fluent, written, spoken, speaking and reading, basic writing, listening, business speaking, etc.

**MEMBERSHIPS / VOLUNTEER WORK**

**Name of the Association**, Office Title if applicable otherwise

**YYYY-YYYY**

Identify as “member” OR “volunteer”.

Membership in professional associations, clubs or community groups, or volunteer organizations; include name of the association, any offices held and the dates.

## SUPPORTING DOCUMENTS

Birth Certificate / Proof of Citizenship (if applicable) / Passport / Personal ID / Social Security Card	DD 2586 (VMET), Verification of Military Experience and Training	DA 1059 Service School Academic Evaluation Report (describes Army courses)
Army / American Council On Education (ACE) Registry Transcript System -Joint Services Transcript (JST), <a href="https://jst.doded.mil/smart/">https://jst.doded.mil/smart/</a>	GAP Analysis / Course Certificates, Diplomas, and Licenses	College Transcripts / Licenses / Certifications
Certificates of Achievement, Commendations & Awards	DA 348 Equipment Operator's Qualification Record (list of vehicles and equipment licensed to operate)	DA 4856 Developmental Counseling Form (for enlisted job descriptions)
Enlisted Records Brief (ERB) / Officer Records Brief (ORB)	DA 67-9 Officer Evaluation Report (OER) (for lieutenants, captains, majors, colonels)	DA 2166-8 NCO Evaluation Report (NCOER) (for sergeants, first sergeants, and sergeant majors)
DA 638 Recommendation for Award (contains bullets similar to resumes)	Security Clearance Letter or beginning and ending dates of clearance	DA 300 Language Proficiency Questionnaire (for foreign language proficiency)
VA Disability Rating Letter (and medical records)	DD 214, Certificate of Release or Discharge from Active Duty (or Statement of Service letter from Commander may substitute until actual DD 214 is available)	References: Co-Workers / Supervisors / Teachers / Mentors
NOTE: Some of this information should be listed on your ITP. For example, Block 2 (Employment), has areas for professional and personal references		

## SOME COMMON MILITARY TERMS AND ABBREVIATIONS

MILITARY TERMS AND ABBREVIATIONS	POSSIBLE TRANSLATION / COMMENTS
AAM, ARCOM, MSM (Achievements)	Recognized for... (give specific example of why award was given)
Adjutant General	HR Assistant, HR Generalist
Aid Station	Medical section, medical clinic, medical center
AIT	Advanced Individual Training. Include name of course, if applicable to job objective
ANCOC	Advanced Leadership and Management Course
Assigned	Employed, worked, responsible for, attached
Battalion (BN), Brigade (BDE), Company (CO) & Garrison	Unit, organization, staff sections, widely dispersed organizations, agency
BNCOC	Leadership and Management Development Course
Briefings	Presentations, Meetings
CASSS (Military Training)	Corporate Level Staff and Resource Management School
CGSC (Military Training)	Chief Executive Officer and Senior Corporate Level Resource Management School
Chain of Command	Executive levels, management, upper-level management. Also called line of command.
CMDR / Commander	Commander / Officer, Manager, Mid-Level; Manager, Senior Manager (but not CEO level); Supervisor, head of, leader, director, executive, officer, upper-level management
CO / Company	Company, A tactical and administrative army grouping of three or more platoons. Units, organizations, staff elements, activities, work centers
Combat	Conflict, emergency situations, crisis, crisis intervention
Combat Training	Survival skills, emergency training/instruction
Deactivation	Closure, terminated operations
Deployed	Assigned, Traveled (usually family/dependent restricted)
Detachment NCO	Operations manager/officer, supervisor, executive responsible for, chief of

<b>MILITARY TERMS AND ABBREVIATIONS</b>	<b>POSSIBLE TRANSLATION / COMMENTS</b>
Drill sergeant	Personnel trainer, training manager, personnel manager, supervisor, instructor, teacher
Drivers Badge (Achievements)	Recognized (commended) for driving over miles with no accidents or safety violations
Field Exercises	Dispersed operations, training
Field Offices	Large, diverse, or dispersed organization
First Sergeant	Operations manager/officer, supervisor, chief of
Hand receipt holder	Logistics manager, supply manager, equipment manager
Leader	Supervisor, executive, management, trainer, official manager, chief, director, authority
Maintenance	# Vehicle Fleet or kinds of
Mission	Functions, tasks, obligations, objectives, requirements, priorities, initiatives, operations
Mobilization and Selection Officer	HR Manager, HR Specialist
NCO	Non-Commissioned Officer. Enlisted, Supervisor, Management, middle management, senior personnel supervisor(s), employee(s), leader, administrator
NCO Academy	Leadership course, government training course
OER/NCOER	Employee evaluation report, efficiency reports, performance rating
Officer(s)	Management, middle management, senior personnel supervisor(s), employee(s), leader, administrator, Rank structure ranges from O1 - O10.
OIC/NCOIC	Supervisor, director, executive, manager
Operational Readiness	Equipment Availability
Operations, NCO/Officer	Operation officer, operations manager, manager, oversaw operations, manager
Orderly	Training room Personnel office
Personnel Officer	HR Manager, Trainer, Labor Relations Manager, Military Personnel Officer

MILITARY TERMS AND ABBREVIATIONS	POSSIBLE TRANSLATION / COMMENTS
Platoon SGT	Personnel trainer, training manager, troop leader, personnel manager/supervisor, instructor, chief trainer
Platoon(s)	Personnel, individuals, people, positions, elements, team members, staff, clients, employees. A tactical and administrative infantry grouping of three or more sections or squads (i.e. about 30 men)
PLDC (Military Training)	Primary Leadership Course or First Line Supervisors Course, Leadership course, government training course
Reconnaissance	Data collection, survey, field supervision, terrain analyst, topography, geographic analyst, data collector skills
Scattered Units	Outlying organizations, affiliated organizations, field sections
SGM/CSM	Sergeant Major/Command Sergeant Major. Operations manager/ officer, supervisor, executive, management, trainer, model, guide, director, authority
Soldier / Subordinate	Position Title – Co-worker, Clerk, personnel, employee, individuals, people, positions, elements, team members, staff, clients, employees
Superior(s)	Supervisor, management, executive management, officials
Suspense (Suspense Date)	Deadline
TAC NCO	Trainer, advisor, counselor
Tasking / Detail	Assignment, job
Troops	Personnel, passengers, individuals, people, positions, elements, staff, clients, employees
Unit	Army grouping of three or more platoons.
<b>Resources:</b> Staff files; us.army.mil; <a href="http://www.armystudyguide.com/">http://www.armystudyguide.com/</a> ; <a href="http://www.acronymfinder.com/">http://www.acronymfinder.com/</a> ; <a href="http://www.1stiocmd.army.mil/">http://www.1stiocmd.army.mil/</a> ; <a href="http://www.goarmy.com/jag/jobs.html">http://www.goarmy.com/jag/jobs.html</a>	

## FUNCTIONAL RESUME - PARAGRAPH SKILL TITLE

### **CLERICAL / ADMINISTRATIVE**

Administration	Office Management	Computer Operations
Customer Service	Personnel Service	Training / Instruction
Finance / Payroll	Accounting / Auditing	Paralegal

### **COMMUNICATIONS**

Installation	Operations	Maintenance / Repair
LAN / WAN / Cable / Wiring	Troubleshooting	Documentation
Network Administration	Supervision / Training	

### **FOOD SERVICE**

Dining Facility Operations	Food Preparation	Kitchen Equipment Repair
Stock Control	Sanitation / Safety	Menu Planning
Customer Service	Supervision / Training	

### **HEALTH CARE**

Emergency Medical Care	Patient Care	Medical Administration
Stock Control	Laboratory Skills	Emergency Vehicle Operations
Orthopedics	Veterinary	Therapy
Supervision / Training		

### **SECURITY / LAW ENFORCEMENT**

Security Operations	Marksmanship/Weapons	Physical Conditioning
Vehicle Operations	Communications	Administration
Supervision / Training		

### **SYSTEMS PROGRAMMING**

Computer Operations	Computer Maintenance	Systems Analysis
Installation	Database Management	Software Design
Supervision / Training		

### **VEHICLE MAINTENANCE**

Vehicle Maintenance	Engine Repair	Troubleshooting
Brake System Repair	Vehicle Operations	Safety
Air Conditioning	Electrical Repair	Hazmat
Parts Inventory	Supervision / Training	

### **WAREHOUSE / DISTRIBUTION**

Shipping	Receiving	Purchasing
Material Management	Warehouse Operations	Vehicle / Forklift Operations
Requisitions / Ordering	Preventive Maintenance	Safety / OSHA / HAZMAT
Supervision / Training	Inventory Control	Material Handling

## IDENTIFICATION OF JOB SKILLS BY OCCUPATION

### AVIATION

Pilot Certification	Flight Operations	Flight Instructing
Turbine Engine	Sheet Metal	Fabrication
Avionics	Safety / QC / Inspections	Calibrations
Armament	Air Conditioning	Diagnostics / Maintenance
Installation	Air Traffic Control	Aerial Maps
Route Planning	Airframe	Power plant
Navigation	Pre-Flight Checks	Night Vision
Communications	Instruments	Fixed wing

### COMBAT ARMS, TRANSPORTATION, FUEL HANDLING, SUPPLY

Security / Guarding	Instruction	Driving
Vehicle Ops	Storage / Distribution	Testing
Transportation	Customer Service	Inspection
Record Management	Environmental Safety	Automation
Combat Lifesaver / First Aid	Issuing	Refueling
Receiving / Shipping	Recycling	Communications
Surveillance	Equipment Ops	QC / Inventory Control
Preventive Maintenance	Loading / Unloading	Supplies / Ordering

### COMMUNICATIONS, INFORMATION MANAGEMENT

Programming	Transmission	Safety
Satellite Ops	Customer Service	Software
Power Systems	Technical Support	System Analysis
Computer Security	Report Preparation	Wiring Diagrams
Data Collection	Oral Communications	Antennae Systems
Monitoring	System Administration	Data Entry
Media	Services	Programming
Telecommunications	Equipment Maintenance	Correspondence

**FOOD SERVICE, HOSPITALITY**

Nutrition	Serving	Menu Planning
Reservations	Staffing	Lodging
Catering	Hospitality	Vendor Liaison
Marketing	Business Development	Forum Scheduling
Entertainment	Beverage/Liquor	Product Demonstration
Organization	Contract Assessment	Food Design/Displays
Budgeting / Ordering	Supply Allocations	Food Storage
Food Conservation	Food Preparation	Sanitation

**INSTRUCTION, TRAINING**

Presentations	Briefings	Instruction
Public Speaking	Evaluate / Critique	Material Preparation
Conduct O.J.T.	Demonstrations	Scheduling
Student Relations	Training Analysis	Assessment
Coordination	Product Knowledge	Motivation
Coach/Mentor	Training Standards	Curriculum
Communicative Skills	Classroom Preparation	Group Facilitation
Illustrations	Training Aids	Course Development

**LAW ENFORCEMENT, PUBLIC SERVICES**

Security	Patrolling	Weapons
Hand/Vehicle Radios	Protection	Guarding
Apprehension	Prisoner Detainment	Surveillance
Communication	Gate Guard	Access Control Point
Searching	Interviewing	Research
Records Check	Investigations	Vehicle Ops
First Aid/CPR	Fitness Training	Customer Service
Administration	Supervision	Firefighting

**MANAGEMENT, SUPERVISION, ADMINISTRATION**

Planning / Strategic Planning	Program Evaluation	Problem Solving
Conflict Resolution	Technical Guidance	Professional Support
Program Direction	Communicative Skills	Budget Formulation
Resource Management	Leadership	Report Preparation
Presentations	Info Systems Management	Decision Making
Prioritizing	Staff Development	Performance Evaluation
Contracting / Outsourcing	Statistics / Analysis	Interviewing / Screening
Facilities Management	Financial Planning	Quality Assurance

**MEDICAL, SOCIAL SERVICES**

Screening	Medical History	Patient Records
Documentation	Health Plan Coordinator	Department Coordinator
Certifications	Licensures	Scheduling
Customer Service	Patient Care	Speech Therapy
Treatment	Medication	Sanitation
Sterilization	Risk Assessment	Examinations
Trauma	Operating Room	Oncology
Patient Vitals	X-rays	EEG/ECG/EKG's

**OFFICE ADMINISTRATION, FINANCE**

Reception	Coordination	Reports / Suspense
Data Entry / Typing	File Management	Internal Control
Publications	Forms	Correspondence
Customer Service	Statistics	Bookkeeping
Office Automation	Payment Computation	Cashier
Disbursement	Auditing	Mail & Distribution

**SALES, MARKETING**

Presentations	Briefings	Evaluations
Customer Service Client Satisfaction	Market Research	Scheduling
Customer Relations	Market Analysis	Assessment
Coordination	Product Knowledge	Purchasing
Advertising	Product Testing	Area Canvassing
Communicative Skills	Motivation	Demonstrations

**TECHNICAL, MECHANICAL, AND CONSTRUCTION**

Diagnostics	Assembly	Airframe
Parts	Maintenance	Codes
Repairs	Electrical Systems	Test Operations
Records	Plumbing	Projects
Rebuilding	Fuel Systems	Welding
Safety	Carpentry	Construction
Installation	Transmissions	Shop Operations
Calibration	Excavation	Technical Guidance

Additional Resource: DA Pam 611-21 or Directory of Occupational Titles (O'NET)

**SUGGESTED SENTENCE STARTERS**

Comprehensive experience in...

Extensive knowledge of...

Familiar with...

Knowledge of...

Plan and conduct...

Plan and implement...

Proficient in...

Proven abilities in...

Skilled in...

Train and supervise staff in...

Utilize...

## **ACTION VERBS - TO DESCRIBE ACCOMPLISHMENTS**

### **PEOPLE**

Accomplished  
Activated  
Adapted  
Adjusted  
Administered  
Advertised  
Advised  
Analyzed  
Arranged  
Assembled  
Assisted  
Calculated  
Catalogued  
Chaired  
Coached  
Conceptualized  
Conciliated  
Conducted  
Consulted  
Contracted  
Coordinated  
Delegated  
Demonstrated  
Devised  
Directed  
Distributed  
Effectuated  
Explained  
Indoctrinated  
Managed  
Motivated  
Organized  
Programmed  
Promoted  
Stimulated  
Supervised  
Taught

### **THINGS**

Built  
Calculated  
Changed  
Compiled  
Completed  
Constructed  
Created  
Designed  
Drafted  
Edited  
Enlarged  
Established  
Evaluated  
Examined  
Expanded  
Expedited  
Facilitated  
Familiarized  
Formulated  
Generated  
Governed  
Guided  
Hired  
Identified  
Improved  
Increased  
Indexed  
Informed  
Inspected  
Installed  
Invented  
Prepared  
Programmed  
Revised  
Specified  
Used  
Wrote

### **IDEAS**

Adapted  
Analyzed  
Coordinated  
Created  
Defined  
Devised  
Educated  
Established  
Executed  
Explained  
Illustrated  
Implemented  
Initiated  
Innovated  
Integrated  
Interviewed  
Investigated  
Maintained  
Marketed  
Modified  
Monitored  
Negotiated  
Obtained  
Organized  
Presented  
Presided  
Processed  
Proposed  
Publicized  
Recommended  
Recorded  
Recruited  
Related  
Surveyed  
Synthesized  
Transmitted

## **GENERAL SUMMARY OF QUALIFICATIONS BULLETS - SOFT SKILLS**

### **PRODUCTIVITY SKILLS**

- Highly organized; accomplished assigned tasks in an efficient manner.
- Well qualified professional accustomed to competently managing multiple assignments in fast paced environments that depend on efficiency and accuracy.
- Supervise and promote teamwork while accomplishing tasks and deadlines.

### **COMMUNICATION SKILLS**

- Possess strong communication skills, proven leadership and excellent interpersonal skills.
- Able to make difficult decisions and communicate effectively in stressful situations.
- Possess excellent briefing skills and poise; highly experienced in and comfortable with briefings to senior leaders.
- Ability to make important decisions and communicate effectively in stressful situations.

### **LEARNING SKILLS**

- Ability to comprehend new procedures quickly and adapt to a fast-changing environment.
- Adaptive and able to comprehend new operations and procedures with minimal training and supervision
- Ability to quickly master new operations.

### **SPECIFIC SKILLS**

- Exceptionally competent self-starter with a strong Human Resources background.
- Ability to assess operations involving major organizations and develop cost saving measures, while maximizing productivity.
- Able to motivate personnel and ensure compliance with standard operating procedures.
- Skilled in producing higher performance standards and enhancing productivity.
- Skilled in cross-functional team building, organizational performance movement and productivity gain.
- Enforced federal and state safety rules and standards.

### **JUDGMENT SKILLS**

- Capable of exercising independent judgment within defined procedures and processes to determine appropriate approach.
- Possess effective and innovative problem solving skills.

### **TEAM PLAYER**

- Strong ability to work as a contributing team member or team leader.
- Team player with exceptional interpersonal communication skills.

### **DEPENDABILITY**

- Structured individual who is self-motivated to achieve results.
- Discipline, honest, and dependable with strong work ethics.
- Reliable and ready to accept any challenge.

## **BULLETED STATEMENTS**

### **Maintenance**

- Researched, obtained approval for purchase, and managed the installation of upgraded on-board video equipment, increasing the video recording capability by ####% and image quality by ##%.
- Observer for two Army Attack Helicopter units consisting of approximately ### personnel as well as ## Apache Helicopters and over ## wheeled vehicles each.
- Initiated, coordinated and supervised # personnel in the installation of equipment modifications on ## radio transmitters and receivers, saving over \$##, ### in contractor fees.

### **Finance**

- Managed a \$## million Cash Holding Authority for a major US Government agency.
- Analyzed monthly department budgeting and accounting reports for the purpose of maintaining expenditure controls.
- Supervised operations associated with the disbursement and collection of over \$# million annually, affecting government payments to employees in # foreign currencies - worldwide.

### **Human Resources Management**

- Applied a true hands-on approach, as well as strong knowledge of non-union distribution / manufacturing environments, systems theory, organizational communications, consultation skills, and analytical thinking; in addition, effective presentation, and persuasion skills.
- Administered compensation programs for hourly and salaried personnel
- Ensured effective management of the Global Performance System that provided policy, process, and tools for performance plans, career development, reviews and upward supervisory feedback.

### **Instructor / Training**

- Qualified ## classroom instructors.
- Recognized by senior level Management for management and training excellence, in training proficiency and adaptation of training protocols during annual readiness exercises.
- Developed and implemented ## lesson plans with handouts that resulted in a ##% increase in student learning and comprehension.

### **Logistics**

- Established and managed a 23,000 sq. ft. - Government Storage Facility accordance with federal regulations.
- Supervised and coordinated activities of ## workers involved in; the ordering receiving, storing, inventorying, issuing, and distribution, supplies, tools, equipment, and parts, within a stock room and government warehouse.
- Researched the history of items lost, damaged, or misplaced to determine reasons for discrepancies. Conducted 100% inventories and the distribution of supplies.

## **Management**

- Conduct quarterly safety inspections ensuring installed safety equipment is within inspection cycles and all safety equipment is within inspection standards and cycles.
- Directed all preventative and corrective maintenance action of over 35 assorted shipboard systems, valued in excess of \$5 million.
- Initiated a comprehensive training program, cross training 8 technicians on radar and communications systems troubleshooting procedures, reduced trouble call response time by 65%, and maintained 100% operational capability for over 3-years.

## **Operations**

- Coordinated and organized effective instructional programs with various organizations resulting in being recognized by senior management for obtaining a 100% training proficiency rating in all evaluated areas.
- Adapted Total Quality Management training to meet the needs of the Kentucky Army National Guard, and conducted individual, and team training to over ### individuals.
- Established long-range training objectives, and provided guidance for both individual and organizational training requirements to over ##### employees in located within 6- states.

## **Personnel**

- Planned and conducted new employee orientations to foster positive attitude toward company goals, while ensuring full comprehension of all products and services offered to the public.
- Accountable for ## staff sales and recruiting representatives, ## government sedans, and ## computer networks, with a regional responsibility of ### square miles.
- Directly supervised over 17 equipment technicians in the daily performance of maintenance applications, training missions, and quality control.

## **Sales**

- Conducted over 158 exhibit shows to 35,000 potential job applicants, providing a quality lead source for local recruiters.
- Accurately managed a \$130,000 operations budget to assist in the recruiting of highly qualified individuals, and coordinated a worldwide training program for sales technicians.
- Earned to highest achievement award given by the U.S. Army Recruiting Command, the Glenn E. Morrell Award of Recruiting Excellence.

## **Security / Law Enforcement / Corrections**

- Secured tactical equipment inventory valued in excess of \$40 million.
- Accurately accounted for, maintained, and secured; 3 HMMWV's, 6 Secure Radio Systems, 9 M9 Pistols, 3 M203 Grenade Launchers, 6 M4 Rifles, 3 M239 Squad Automatic Weapons, 3 MK 19 Grenade launchers and peripheral equipment valued in excess of \$750,000.00.
- Recognized for training skills; certified 100% of the MWD Teams on most recent certifications and exceeded the Department of Defense standard of 90%

## GENERAL SUMMARY OF QUALIFICATIONS EXAMPLES

- 1) Over 8 years of experience as an Aviation Technician. Supervised and evaluated up to 36 technicians in all aspects of Aircraft Maintenance. Conducted over 12 major maintenance inspections including follow-on maintenance such as: complicated flight control rigging, vibration analysis, blade angles, engine rigging, power on checks, and conducted maintenance test flights. Computer literate and possess a U.S. Government security clearance. Recognized constantly for outstanding job performance in the Aviation Maintenance field.
- 2) Over 15 years of experience as a Supervisor in an Avionics Shop. Supervised up to 38 specialists conducting inspections, tests, adjustments, and repairs of avionics equipment, such as: radar, radio, pulse, navigation, auto pilot, and compass systems; installed in aircraft and space vehicles. Coordinated activities of specialists engaged in scheduled inspections, servicing, and maintenance of avionics equipment. Achieved and awarded for a 25% increase in maintenance productivity and a safety record of zero incidents over a 2 year period while maintaining 100% serviceability of over 35 aircraft, valued at \$50 million. Computer literate and possess a U.S. Government Security Clearance.
- 3) Bachelor's Degree with over 10 years of experience as a Career Flight Officer. Flew fixed and rotary blade aircraft including the RC-12P/Q/H and the OH-58D a total of more than 1,633 hours with zero incidents across 4 continents. Conducted flight training in 25 states, over 60 airports, including high altitude, short runway, and extreme heat operations. Currently possess licenses and ratings including: Commercial Privileges of Airplane Single Engine/Multi-engine Land, Rotorcraft Helicopter, Instrument Airplane and Helicopter, (BE-200 type rating), Airline Transport Written, FAA Class I Medical (no restrictions), Restricted Radiotelephone Operator Permit and valid U.S. Passport.
- 4) Multi-faceted human resources manager/organizational developer and manager with 17 years' experience managing national level programs. A demonstrated performer with success in operations, intelligence, strategic planning, logistics, recruiting, human resources and organizational administration. Insightful analyst with outstanding communications skills. Proven track record in motivating a diverse work force to achieve tough standards. Graduate of premier management and leadership programs.

## **DOLEW MASTER RESUME EXAMPLE**

### **Michael Cook**

135 Oak Street, Eastport, MD 21111  
(301) 555-5555 michael.n.cook@gmail.com

#### **Summary of Qualifications**

Astute military professional with 8 years comprehensive ground combat experience that includes extensive training and simulation participation to ensure maximum readiness. Extensive knowledge of ground surveillance protocol, mine detection techniques and explosives removal procedures. Proven ability to adapt to new surroundings while remaining continuously observant, physically capable and mentally alert under pressure.

- Active secret security clearance
- Experienced with patrols, security, and conducting safety investigations
- Expert weapons qualifications on automatic and semi-automatic weapons
- Able to operate, troubleshoot and repair radios and other electronic equipment
- Effective manager and team player
- Instructor and test evaluator for numerous Soldiers on a variety of subjects
- 3 years' experience in the U.S. Army serving at stations in the US and overseas
- Fluent in Spanish and English

#### **Work Experience**

##### **Infantryman, Fort Campbell, KY, U.S. Army, March 20XX-Present**

Served as Team Leader for four-person team. Duties included:

- Supervised, trained and ensured the safety and welfare of a 4-person team, maintaining a 100% safety record.
- Ensured work areas were safe and hazardous materials were stored according to OSHA, EPA and DOD regulations, resulting in 0 workplace accidents.
- Consistently scored in the top 10% of a 100-person organization during the semi-annual physical fitness training. Received an Ironman designation. Performed daily regimen of physical fitness to include running, push-ups, sit-ups, road marches and lightweight training.
- Trained with 5<sup>th</sup> Special Forces Group in conventional warfare.

Served as Expert Infantryman instructor for unit and test evaluator for adjacent units. Skills taught and tested included:

- Protection from chemical and biological contamination.
- Preparation of a light anti-tank weapon for safe operation.
- Performance of corrective misfire procedures.

##### **Infantryman, 12 month deployment to Afghanistan, March 20XX - March 20XX**

Served as Team Leader for six-person team. Duties included:

- Inspecting team members' weapons and equipment for proper operation and 100% serviceability prior to deployment.
- Supervised, trained and ensured the safety and welfare of all assigned personnel and sustained a 100% safety record.

- Conducted more than 80 foot patrols in Afghanistan, and ensured safety of Soldiers and civilians; resulted in the identification and confiscation of over 700 pounds of explosive devices.
- Selected above 150 personnel in the unit and appointed to the distinguished position of Company Sniper.
- Successfully completed more than 15 sniper missions, enhanced overall safety of military patrol missions.
- Recognized by supervisors for excellent performance and awarded an Army Commendation medal during Operation Enduring Freedom.

Served as Expert Infantryman instructor for unit and test evaluator for adjacent units. Skills taught and tested included:

- Protection from chemical and biological contamination.
- Decontaminate personal individual equipment using chemical decontamination kits.
- Apply pneumatic splints to casualties with fractures.
- Insert Nasopharyngeal and Oropharyngeal Airways.
- Preparation of a light anti-tank weapon for safe operation.

Assigned to Post Ammunition Supply Point for 2 months. Duties included:

- Loaded, secured, and unloaded high explosive artillery rounds in vehicles.
- Conducted daily safety inspections throughout the facility.
- Implemented access control measures to ensure only authorized personnel entered the facility.
- Conducted hundreds of searches of vehicles and personnel entering the facility with zero breaches of security.
- Conducted weekly inventories of ammunition.

#### **Infantryman, Ft. Drum, NY, March 20XX - April 20XX**

- Operated and maintained 100% accountability for over \$100,000 of equipment, including night vision goggles, multiband radios, laser target locator, and mine detection equipment.
- Certified to operate wheeled and tracked vehicles.
- Performed preventive maintenance checks and services before and after each trip.
- Logged over 400 hours and 8,000 accident-free hours as an operator.
- Inspected, issued and maintained 100% accountability for unit's chemical, biological, radiological and nuclear defense equipment, including personal protective gear and hazard detection devices.
- Earned Expert Infantry Badge

#### **Basic and Infantry Training, Fort Benning, GA, December 20XX - February 20XX**

Key skills acquired:

- Safe operation and maintenance of weapons
- Teamwork
- Safe handling of explosives
- Land navigation
- Operation of radios and other electronic equipment
- Emergency medical aid

**Retail Associate, 6-12 Convenience Store, Eastport, MD, August 20XX - December 20XX**

- Oversaw a team of four, ensuring full schedule coverage for weekend daytime shifts.
- Trained new employees on computers including point of sale system.
- Stocked display shelves and conducted weekly inventory reviews, ensured adequate stock and resupply.
- Fostered customer loyalty by providing friendly and efficient service.

**Education**

12 credit hours, University of Maryland University College, ongoing

5 credits, Columbia Community College, Baltimore, MD, 20XX

High School Diploma, Columbia High School, Columbia, MD 20XX

**Military Training**

Basic Combat Training, Infantry School, Fort Benning, GA 20XX

Advanced Individual Training: Infantry School, Fort Benning, GA 20XX

Combat Sniper Course, US Army 20XX

Combat Lifesaver Course, US Army 20XX

Infantry Drivers' Academy Course, US Army 20XX

Management Development Course

Equal Employment Opportunity (EEO) Training (yearly)

Sexual Harassment Training (yearly)

## DOLEW TARGETED RESUME EXAMPLE

### Michael Cook

135 Oak Street, Eastport, MD 21111  
Phone: (301) 555-5555 Email: michael.n.cook@gmail.com

**Objective:** Marketing Representative on the future-focused team at SUPER Home Remodeling

#### Summary of Qualifications:

Astute, results-oriented, self-motivated professional, with a passion for excellence. Proven ability to adapt to new surroundings while remaining observant and accurately assessing what needs to be done in order to close a deal. Able to employ creative approaches and meet or exceed all designated objectives. Ability to distill complicated information into clear and concise messages for diverse audiences, and ensure that all parties reach mutually desired goals. Bilingual in Spanish and English. Relevant skills include:

- Troubleshooting
- Training and mentoring
- Inspecting and maintaining equipment
- Organizational and communication skills
- Scheduling meetings
- Interfacing with customers

#### Work Experience

##### Mentoring and Training

- Conducted training for 25+ members of the military on a variety of subjects. Ensured that all military members met training standards.
- Oversaw small groups of military members, ensuring each person was prepared and trained for the mission.
- Conducted inspections and patrols in the U.S. and overseas, ensuring safety and security. Maintained 100% accountability of all professional equipment.
- Trained newly hired employees at a retail store on shift responsibilities and point of sale system. Ensured 100% schedule coverage of weekend shifts.

##### Communication Skills and Customer-Facing Experience

- Conducted searches on hundreds of individuals and vehicles entering controlled space. Ensured zero security breaches and 100% understanding of and compliance with the government security regulations.
- Fostered customer loyalty by providing friendly and efficient service to hundreds of customers each week.
- Troubleshot electrical equipment which required speedy diagnosis through visual assessment and verbal reports. Correctly identified issues with electronics and repaired equipment ensuring that any nonoperational equipment was back in service within 24 hours.
- Utilize computers, communication equipment and personal navigation devices to complete tasks quickly and accurately.
- Communicated weekly status reports of ongoing projects and problem resolution through verbal and written presentations to leadership and stake holders.

**Continuous Professional Development and Dedication to Quality**

- Selected above 150 peers to serve in a distinguished role in the U.S. Army. Recognized by supervisors for excellent performance and awarded a commendation medal.
- Maintained 100% accountability over a 3-year period for over \$25,000 of sensitive government equipment.
- Served as an instructor and test evaluator in five different subject areas. Provided instruction, testing and certification for more than 20 military members preparing for work in a war zone. Recognized by leadership for resourceful problem solving techniques.
- Scored in the top 10% of a 100 person organization during physical fitness training, resulting in a designation as Ironman.

**Work History**

December 20XX – Present, Infantryman, U.S. Army, various locations in the US and overseas

August 20XX –December 20XX – Retail Associate, 6-12 Convenience Store, Eastport, MD

**Education & Training**

Associate Degree, Business Administration, University of Maryland University College, anticipated completion June 20XX

## DOLEW SAMPLE RESUMES

Resume for William Hensvelt, Navy Corpsman (E4) transitioning after 4 years in the military

### William Hensvelt

5223 Washington Avenue • Staten Island, NY 12345

(123) 456-7890 • bill.hensvelt@email.com

**OBJECTIVE:** A position as a Health Care Technician with Metropolitan Medical Services

#### KEY QUALIFICATIONS

Secret Clearance

Health Technologies

Leadership

Management

Bilingual

Customer Care

Electronic Medical Records

Microsoft Office

Administrative

#### EXPERIENCE

Naval Hospital, Jacksonville, FL

20XX – Present

##### **Hospital Corpsmen 3<sup>rd</sup> Class**

Carry out patient care and clinical services using an excellent bedside manner, strong communication skills, medical knowledge and technical skill. Perform medical administrative procedures, maintenance and repairs on equipment, and educational training on preventative care. Provide nursing care to over 400 patients annually.

- Admit, transfer, and discharge patients, ensuring all paperwork (electronic and paper) is completed accurately and correctly
- Conduct classes on disease prevention and wellness to several hundred Sailors each year
- Inspect and perform basic operator maintenance on equipment in patient rooms

USS Iwo Jima, Mayport, FL

20XX –20XX

##### **Hospital Corpsmen 3<sup>rd</sup> Class**

Experienced in the prevention and treatment of disease and injury, and assisting health care professionals. Served as battlefield corpsmen, rendering emergency medical treatment to include initial treatment in a combat environment.

- Provided emergency trauma care to over 100 wounded or injured Marines
- Administered immunizations and started intravenous infusions under challenging field conditions
- Led an evacuation team with four vehicles and eight Marines; conducted over 50 evacuation missions with more than 75 injured persons saving dozens of lives
- Taught CPR, combat first aid, and other emergency medical procedures to 400 Marines and Sailors

#### EDUCATION and TRAINING

- U.S. Navy Hospital Corpsman Technical Training, San Antonio TX, 20XX
- EMT – Basic, National Registry of Emergency Medical Technicians, 20XX
- 41 credits completed in Health Information Technology, Tampa College, 20XX

## Resume for Boyd Linton, Navy Machinist's Mate (E5) separating after two enlistment terms

**Boyd Linton**  
2341 McFarland St  
NAS Jacksonville, FL 32212  
(123) 456-7890  
boyd.linton@email.com

**OBJECTIVE:** A position as a helicopter mechanic with the City of Los Angeles

### SUMMARY

- Experience maintaining three models of helicopters
- FAA certified Airframe and Power Plant (A & P) Mechanic
- Active Secret Clearance (Sep 20XX)

### EXPERIENCE

#### **U.S. Naval Air Station, Jacksonville FL 20XX– Present**

*Aviation Machinist's Mate Second Class/Journeymen*

- Maintained \$584M fleet of 18 Sikorsky helicopters assigned to 3 squadrons; acquired diverse expertise on engines/related systems—passed FAA's rigorous commercial A & P evaluation.
- Selected as Quality Assurance evaluator; inspected 317 engine exhaust systems and identified potential no-fly discrepancies—rallied quick response maintenance crews...salvaged 43 sorties.
- During hurricane relief launch, detected engine start anomaly; isolated malfunction as cracked rotor head—expedited aircraft swap to spare; enabled search and rescue mission to continue unimpeded.
- During analysis of fuel systems, discovered out-of-tolerance test results; repeat testing validated find—traced to contaminated fuel truck; resulted in government receiving reimbursement of \$75K for bad fuel.

#### **USS Theodore Roosevelt, Norfolk VA 20XX–20XX**

*Aviation Machinist's Mate Third Class/Apprentice*

- Completed challenging on-the-job training practicum 2 months ahead of schedule; gained MH60S and MH60R maintenance systems certifications—achieved 96% on complex knowledge exam.
- Inspected and installed fuel tanks on multiple aircraft types; identified faulty release on external tank during F-18 pre-launch—eliminated catastrophic safety hazard for \$30M aircraft.
- Maintained shipboard MH-60 fleet's starter systems; removed and installed ignition units—facilitated 83 flights and execution of 350+ hours of carrier's \$18M flying hour program.

### SPECIALTY TRAINING

- Aviation Machinists Mate Core Training, Pensacola FL, 20XX
- H-60 Power Plants & Systems Maintenance, Jacksonville FL, 20XX

### PROFESSIONAL DEVELOPMENT

- Equal Employment and Opportunity Training 20XX
- Sexual Harassment Prevention Training 20XX
- Advanced First Aid/CPR Training 20XX

• Suicide Prevention Training	20XX
• Operational Risk Management Training	20XX
• Occupational Safety and Health Standards Training	20XX
• Information Security Training	20XX
• Disaster Preparedness Training	20XX

Resume for Bradley Patel, Army E-7 retiring after 20 years in uniform

**Bradley Patel**

1222 Javelin Court Fort Drum, NY 13602  
(123) 456-7890 bradley.patel@email.com

**Objective** Supervisor position with Advanced Manufacturing Corporation

**Professional Summary**

Over 20 years of experience supervising, training, and motivating team members in the most challenging work environments.

**Experience**

**Senior Manager (U.S. Army Platoon Sergeant), Fort Drum, NY** **Sep 20XX– Present**

- Supervised 40 team members in 150+ operational missions; identified vulnerabilities and overcame shortfalls with specialized training—success confirmed with Meritorious Unit Commendation Award
- By-name request to support compliance inspection preparation team; devised program review strategy for 58 inspection areas—achieved “Outstanding” rating during major command evaluation
- Led unit’s inventory control and preventative maintenance processes for \$250K vehicle fleet equipped with classified communication gear—eliminated downtime; sustained 100% accountability

**Mid-level Manager (U.S. Army Squad Leader), Fort Lewis, WA** **Jun 20XX –Aug 20XX**

- Conducted 72 team-focused quality assurance inspections; validated standards compliance with a 97% pass rate—maximized operational readiness and elevated team competency in key processes
- Managed supply/equipment distribution of \$1.2M high-value inventory; devised new re-utilization program underpinned with in-house vice contract repair—accelerated re-issue; saved \$70K annually
- Developed revised curriculum for satellite communications system upgrade training; simplified complex vendor guidance with scaffold modules; raised end-of-course evaluation scores by 15%
- Expedited integration; improved multi-functional interoperability with end-users in the field

**Front-line Supervisor (U.S. Army Team Leader, Sergeant), Fort Carson, CO** **Jul 20XX – May 20XX**

- Prepared 123 unit personnel for overseas deployment; validated passport/visa documentation, confirmed medical status, evaluated training records—eliminated processing readiness errors
- Established fitness competition with associate units; measured weight, strength, agility and speed factors—inspired teamwork; unit won 10 of 12 competitions; raised morale and physical readiness

**Education**

- A.S., Management, University of Massachusetts-Lowell 20XX
- Leadership and Management School ((Senior Leader Course), 12 Weeks 20XX
- Team Leadership Training (Advanced Leader Course), 8 Weeks 20XX
- First-line Supervisor Training (Basic Leader Course) 3 Weeks 19XX

**Training**

- Equal Employment and Opportunity Training 20XX
- Sexual Harassment Prevention Training 20XX
- Advanced First Aid/CPR Training 20XX
- Suicide Prevention Training 20XX
- Operational Risk Management Training 20XX
- Occupational Safety and Health Standards Training 20XX
- Information Security Training 20XX
- Disaster Preparedness Training 20XX

Combination Resume for Leonardo M. Ramirez, Air Force E-8 retiring after 26 years in the military

**Leonardo M. Ramirez**

4415 Elm Drive Salem, OR 93012  
(555) 555-7777 laamirez@yyy.com

**Objective**

Assistant Warehouse Manager with National Logistics Corporation

**Summary**

Hands-on logistician with twenty years' experience improving the productivity and reliability of supply facilities. Trained, supervised, and supported hundreds of team members. Lean Six Sigma Certified (Green Belt). Areas of expertise include:

- Supply Chain Management
- Training and Mentoring
- Warehouse Automation
- Team Building
- Safety & Security
- Inventory Control

**Professional Skills**

**Leadership and Supervision**

- Supervised 120 military and civilian team members who handle over 1,450 parts and equipment worth \$33M with a consistent no-loss record
- Monitored daily operations at three locations that provide logistics support for over 1,000 pilots, air crew members, and ground support technicians who operate and maintain nearly 400 aircraft
- Led a team of staff of eight Quality Assurance Evaluators who have performed over 460 technical inspections to verify that supply facilities meet or exceed operational and environmental requirements

**Logistics and Distribution**

- Managed warehouses and supply distribution points for aircraft parts, food, fuel and lubricants, munitions, and other items
- Developed database to track parts usage, achieving \$16,000 in savings and eliminating 200 redundant items
- Wrote reference guides and operating instructions that increased the safe handling of hazardous materials, eliminating accidents and spills
- Developed streamlined procedures for shipment of aircraft parts to Asia from California, reducing delivery time from 10 to 4 days

**Training**

- Plan and inspect training programs for over 300 logistics and distribution team members
- Built a comprehensive Safe Warehouse Operations training program for new team members that reduced qualification time from 9 weeks to 4 weeks and reduced accident and damage incidents by 35 percent

### **Employment History**

- Supply & Logistics Supervisor (Senior Master Sergeant), Travis Air Force Base, 20XX – Present
- Supply Specialist (Master Sergeant), Ramstein Air Base, 20XX –20XX
- Supply Technician (Technical Sergeant), Barksdale Air Force Base, 20XX –20XX

### **Education**

Bachelor of Science in Business (Operations Management), Excelsior College, 20XX

Associates of Applied Science, Oregon Community College, 20XX

Resume for Jessica MacFarlane, Army Major (04) separating after 14 years in the military

**Jessica MacFarlane**

5268A Wolff Avenue, Fort Bliss, TX 79906

jessica.macfarlane@email.com

915-555-1212

www.linkedin.com/in/jessicamacfarlane

---

**Experienced Information Technology & Support Professional**

---

**Objective**

Director, Technology & Support, Paragon Manufacturing Systems

**Summary**

Computer scientist with established people skills and project management experience. Ensures complicated technology projects are completed on time and under budget. Able to quickly understand users' priorities and operating constraints and adapt systems to meet their unique needs. Recognized leader providing mentorship, strategic planning, and personnel development. Distinct areas of expertise include:

- Cyber Security
- End-user Analysis
- Compliance
- Project Management
- Network Design
- Recovery Techniques
- Cost-Benefit Analysis
- Contingency Planning
- Traffic Management

**Relevant Experience**

**Information Management Officer  
Jan 20XX – Present**

**U.S. Army  
Fort Benning, GA**

- Create, update, and monitor system compliance for 700 users with policies governing communications security, Internet and email usage, access controls, and incident response.
- Prepare, and implement departmental IT plans, including needs assessment, work plans, and resource management. Monitor processes to ensure progress and consistently meet timeline milestones and budget goals.
- Lead a team of more than 50 communications specialists, programmers, and network technicians who provide technical support to 8 organizations across 5 states.
- Generate technical reports and formal briefings to executive leaders on developing technologies, providing the data they needed to forecast departmental IT needs.
- Collaborate with 4 department leads to design, plan and implement proprietary database to manage inventory control of 2,500 computer components across multiple platforms.
  - Direct daily operations of information management office with \$1.2 million annual budget.

**Special Projects Officer**  
**Oct 20XX – Dec 20XX**

**U.S. Army**  
**Fort Hood, TX**

- Led study group that evaluated and selected hardware and software to upgrade communication networks at 3 military bases serving 65,000 users.
- Designed and supervised the implementation of a program that combined customized software, computer networks, and new processes that were adopted by 120 operating departments.
- Conducted monthly training inspections with geographically-dispersed units, leading to 98% mastery rate for students learning new computer systems.
- Planned and coordinated replacement of 1,300 obsolete computers with upgraded systems increasing efficiency over 75%. Created procedure to ensure continuity of upgrades.

**Education & Training**

U.S. Army Information Systems Manager Course, Fort Gordon, GA

Signal Officer Basic Course, Fort Gordon, GA

Bachelor of Science, Computer Science, California State University, Bakersfield, CA

## Resume for Kenneth Jefferson, Navy Captain (06) retiring after 25 years in the military

### **Kenneth Jefferson**

9343 Green Creek Lane • Springfield, VA 22155 • 703-555-1234 • KLJefferson@email.com

**Objective:** Vice-President of Strategic Planning at Interregnum Corporation

#### **SENIOR EXECUTIVE**

Results-oriented leader with 25 years of experience applying a unique mix of strategic analysis, operational management, personnel development, and marketing skills. Able to analyze data and detect emerging trends, and identify and evaluate alternate courses of action. Adept at balancing operational, financial, personnel, and regulatory constraints when managing projects. **Top Secret Security Clearance.**

Data Mining/Analysis – Policy Development – Stakeholder Relations – Budgetary Oversight Written and Oral Communication – Program Development and Management

#### **PROFESSIONAL HIGHLIGHTS**

##### **UNITED STATES NAVY**

**1992-Present**

##### **Department Head, Defense Intelligence Agency, Washington, DC**

**2015 – Present**

- Manage 40 joint military intelligence specialists who provide timely and accurate information to air, naval, and ground units across the globe.
- Revised all aspects of new member training program to ensure immediate effectiveness and full capabilities within 14 days of arrival.
- Review and synthesize data and reports from over 30 sources to prepare weekly Intelligence Summaries read by 300+ senior ranking Army, Air Force, and Navy military leaders.
- Deliver briefings that permit senior staff to quickly grasp the essentials of complex and ambiguous situations, enabling them to adapt operational plans in order to take advantage of rapidly-changing circumstances.

##### **Commander, Recruiting Station, Los Angeles CA**

**2012 – 2014**

- Led a team of 50 recruiters and 16 support staff who were responsible for talent acquisition and applicant on-boarding; exceeded regional and national goals by 6 percent in FY10, 8 percent in FY11. Earned the Western Region's top performance award for two consecutive years.
- Ensured recruiting activities complied with federal, state and Navy employment policies and regulations resulting in zero complaints or infractions in FY10 and FY11.
- Redesigned on-boarding process and improved timeline by 15 percent over a two year period.
- Provided oversight for over \$1 million in contracts with external vendors for advertising and special events, IT systems, and other support services ensuring compliance with federal contracting laws and requirements.
- Represented the U.S. Navy at 243 community relations events throughout California, Utah, and Nevada speaking to groups of 3-300 people.

**Executive Officer, USS Decatur, San Diego, CA****2009 – 2012**

- Coordinated efforts of operations, navigation, engineering, and supply staff for 750 member crew during three deployment cycles ensuring operational readiness and mission completion.
- Conducted regular systems inspections to verify function and readiness of ship technical, weaponry, and communications systems valued at \$1.8 billion.
- Supervised training requirements for 250 employees resulting in compliance with federal and organizational training requirements.
- Ensured personnel rosters, unit staffing assignments, orders, and reports were submitted accurately and ahead of schedule. Received superior performance award.

**Deputy Director, US Seventh Fleet, Yokosuka, Japan****2005 – 2009**

- Directed daily operations of 80 member intelligence group in Asia-Pacific region.
- Served as multi-day Watch Officer during international security threat in Southeast Asia, supporting the safety and security of hundreds of local citizens.
- Conducted intelligence analysis in support of 4 multinational joint military exercises in Thailand, Korea, and the Philippines Islands improving the safety and security of 1,500 – 3,000 military personnel involved with each exercise.
- Developed comprehensive training plans for 185 personnel in order fulfill U.S. Navy and federal government regulations.
- Maintained 100 percent accountability for sensitive information and equipment valued at \$27 million during 4 multinational joint military exercises.

**EDUCATION and TRAINING**

M.A. National Security and Strategic Studies, Navy War College, Newport, RI  
(Honor Graduate)

M.S. American University, National Security Studies, Washington, DC  
(Summa Cum Laude)

B.A. Business Administration, Cornell University

U.S. Navy Intelligence Officer Training Course, Dam Neck, VA

*Completed numerous executive-level courses in project management, federal government acquisitions, leadership, and personnel management*

## ADDITIONAL RESOURCES

- Joint Services Transcript (JST), <https://jst.doded.mil/>, document validates a service member's military occupational experience and training along with the corresponding American Council on Education (ACE) college credit recommendations.
- Occupational Information Network (O\*NET) Online, <http://www.onetonline.org/>, detailed occupation information
  - O\*NET - beyond information – intelligence, [http://www.doleta.gov/programs/onet/eta\\_default.cfm](http://www.doleta.gov/programs/onet/eta_default.cfm), additional O\*NET information
  - O\*NET Code Connector, <http://www.onetcodeconnector.org/>, Occupation search
  - O\*NET Interest Profiler, <http://www.mynextmove.org/explore/ip>, suggests careers based on the type of work enjoyed.
  - O\*NET My Next Move, <http://www.mynextmove.org/vets/>, for veterans, uses military occupation code or title to find related civilian work
  - O\*NET Resource Center, <http://www.onetcenter.org/>, career exploration tools and job analysis questionnaires.
- U.S. DOL Employment Workshop Participant Guide January 2017
  - Available as an e-Book on Amazon, [https://www.amazon.com/Department-Labor-Employment-Workshop-Participant-ebook/dp/B01N9OTZIG/ref=sr\\_1\\_1?ie=UTF8&qid=1491928522&sr=8-1&keywords=DOLEW+e+book](https://www.amazon.com/Department-Labor-Employment-Workshop-Participant-ebook/dp/B01N9OTZIG/ref=sr_1_1?ie=UTF8&qid=1491928522&sr=8-1&keywords=DOLEW+e+book), at \$0.00.
- Verification of Military Experience and Training (VMET), <https://www.dmdc.osd.mil/tgps>
- Veterans Employment Center (VEC), <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>, select employment center tab, skills translator, profile and résumé` builder

## REFERENCES WORKSHEET

**NOTE:** Information is also identified on ITP Block 2. Worksheet allows for more details.

**PROFESSIONAL REFERENCES** (Address work qualifications and work experience; consider managers, supervisors, co-workers, colleagues, etc.)

### Professional Reference 1

First/Last Name (Use identifier if needed, such as rank or nickname, i.e., Beverly Smith is known as SSG Smith or Beverly Smith is Mr. Beverly Smith):

\_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

### Professional Reference 2

First/Last Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

### **Professional Reference 3**

First/Last Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Daytime Phone; Email: \_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

\_\_\_\_\_

### **Professional Reference 4**

First/Last Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Daytime Phone; Email: \_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

\_\_\_\_\_

### **Professional Reference 5**

First/Last Name: \_\_\_\_\_

Title:

\_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

\_\_\_\_\_

### **Professional Reference 6**

First/Last Name: \_\_\_\_\_

Title:

\_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., SSG Smith was my direct supervisor at Fort Hood from June 2013 to December 2015:*

\_\_\_\_\_

**PERSONAL REFERENCES** (Address my character; consider members of volunteer organizations, coach, former teacher, etc.)

**Personal Reference 1**

First/Last Name (Use identifier if needed, such as rank or nickname, i.e., Margaret Smith is known as Peggy Smith or Beverly Smith is Mr. Beverly Smith):

\_\_\_\_\_

Title if applicable:

\_\_\_\_\_

Organization: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., Peggy was my mentor from June 2011 to December 2013:*

\_\_\_\_\_

**Personal Reference 2**

First/Last Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code:

\_\_\_\_\_

Daytime Phone; Email:

\_\_\_\_\_

*Optional: Relationship with reference, i.e., Peggy was my mentor from June 2011 to December 2013:*

\_\_\_\_\_

### Personal Reference 3

First/Last Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Daytime Phone; Email: \_\_\_\_\_

*Optional: Relationship with reference, i.e., Peggy was my mentor from June 2011 to December 2013:*

\_\_\_\_\_

## JOB APPLICATION WORKSHEET

**NOTE:** Information is also identified on ITP Block 2. Worksheet allows for more details.

### Job Application 1

(Optional: print and attach job announcement)

Website accessed (username/password): \_\_\_\_\_

Announcement # or Position Title: \_\_\_\_\_

Industry/Company Name: \_\_\_\_\_

Location of Position: \_\_\_\_\_

Date applied / Date position closes: \_\_\_\_\_

Name of Resume Used: \_\_\_\_\_

Documents submitted: (Circle all that apply)

Cover Letter

DD 214

Transcripts

Licenses / Certificates

Resume

References

Diplomas

Other documents: \_\_\_\_\_

Keywords:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Notify these three individuals, who have granted permission to be used as a reference, and provide a copy of this resume along with position title:

Name	Received a copy of my resume (Y/N)

Comments (Environmental concerns, transportation costs/commute distance, company benefits, relocation assistance, etc.):

---

---

---

---

## Job Application 2

(Optional: print and attach job announcement)

Website accessed (username/password): \_\_\_\_\_

Announcement # or Position Title: \_\_\_\_\_

Industry/Company Name: \_\_\_\_\_

Location of Position: \_\_\_\_\_

Date applied / Date position closes: \_\_\_\_\_

Name of Resume Used: \_\_\_\_\_

Documents submitted: (Circle all that apply)

Cover Letter

DD 214

Transcripts

Licenses / Certificates

Resume

References

Diplomas

Other documents: \_\_\_\_\_

Keywords:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Notify these three individuals, who have granted permission to be used as a reference, and provide a copy of this resume along with position title:

Name	Received a copy of my resume (Y/N)

Comments (Environmental concerns, transportation costs/commute distance, company benefits, relocation assistance, etc.):

---

---

---

---



TRANSITION ASSISTANCE PROGRAM  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Federal Resume Writing

# Federal Resume Writing

## Federal Resume Tips and Information December 2017

### Handout - Federal Resume Template

- Work Experience
- Education
- References
- Optional Information
  - Job Related training
    - Military Training
  - Language Skills
  - Affiliations
  - Professional Publications
  - Additional information
    - Volunteer experience
    - Security clearance
    - Awards and Decorations

#### Federal Resume Template

Use the following template to assist with developing your Federal Resume. The template is based upon information requested in the USAJOBS resume builder followed by examples.

#### WORK EXPERIENCE (all fields are required unless otherwise noted)

Employer Name  
Employer Address 1  
Employer Address 2 (Optional)  
County (e.g. United States)  
Postal Code  
City/Town  
State/Territory/Province (e.g. Kentucky)

Formal Job Title  
Start Date (Month)  
Start Year (YYYY)  
End Date (Month)  
End Year (YYYY)

Salary (Optional)  
Currency (USD)  
Salary Rate (Per Year)

Average Hours per week

May we contact your supervisor?

- Yes
- No
- Contact me first

Is this a Federal Civilian position?

- Yes
- No

Duties, Accomplishments, and Related Skills (5000 characters remaining)

Give a short paragraph overview of the department or organization in which you work, and your responsibilities in approximately 4 lines. You should make this document a third person tense and spell everything out the first time such as United States Disciplinary Barracks (USDB) and use acronyms thereafter. Tell the reader how large the organization, customers, value, amount of fiscal, regional, or remote sites of which it may be comprised. Include your knowledge, skills and abilities.

Start with an active verb such as monitored, documented, supervised, etc. Sentences start with: Plan and implemented, comprehensive experience in, Extensive knowledge of, Train and supervised staff in, Planned and conducted, etc. Add statements of your duties listing highest skill level first. Use the "Which resulted in..." technique. Example: Managed complex 750K logistics project completing project 12 weeks early (which resulted in) with a cost savings of 50K.

#### Duties

- Add statements of your duties listing highest skill level first
- Start with an active verb such as monitored, documented, supervised

# Handout – Resume Worksheet

RESUME CRITIQUE WORKSHEET*			
Use the form below to evaluate how well your resume represents your skills and abilities to a potential employer. Ask a colleague or friend to look at it as well. Does it make an employer want to find out more? If not, now is the time to correct it and make improvements.			
CRITIQUE QUESTIONS	Y	N	COMMENTS/CORRECTIONS
<b>APPEARANCE SECTION</b>			
Does your resume create a great first impression? Does it make a prospective employer want to interview you?			
Does it have sufficient white space? Does it have good margins?			
Is your information presented in as few pages as possible?			
If it's a physical copy, is your resume on high-quality paper?			
<b>CONTENT AND STYLE SECTION</b>			
Is the information arranged to draw attention to your key skills and competencies?			
Does the writing style clearly and succinctly paint an accurate picture of your unique skills and abilities? The use of electronic keyword searches by employers makes it crucial to include competencies, key technical, popular skill, and experience words for your preferred occupation.			
Are all verb tenses consistent? Use present tense verb phrases for jobs you currently hold and past tense for former jobs.			
Do the statements begin with strong active phrases that reflect the qualities of a person who takes action?			
<div> <div>Do the statements on your resume quantify and qualify your experiences by communicating "how many" and "how much" as you describe your experiences?</div> <div>Have you eliminated irrelevant information? Could you shorten your resume and still tell your story?</div> </div>			
<b>EXPERIENCE SECTION</b>			
Have you translated your military experience into civilian language?			
Do you have an objective that is one sentence or a brief paragraph which clearly and concisely states your goal and briefly describes the particular position you are considering for employment?			
Did you have a skills summary which highlights key accomplishments?			
Is your work experience listed in reverse chronological order or most recent employment first?			
Are your listed volunteer activities applicable to the position you seek?			
Are your special achievements while on the job stressed more than your job requirements and duties?			
Do you clearly demonstrate your qualifications and strengths in a distinct manner and showcase your unique attributes?			
Do you highlight your ability to problem solve in a clear way that demonstrates your competence and "sells" your skills to the potential employer?			
Did you record all time frames and make sure that any gaps are covered? If not, are you prepared to explain why in your cover letter?			

This document was created by the DoD Career Skills program which ended on 7/20/2018. However, the information contained on this document is still valid.

U.S. Department of Veterans Affairs

3

# Handout – Tools for a Successful Federal Resume

## Tools for a Successful Resume

**Purpose:** This document is to serve as a tool to help you with preparing your resume. You should use this tool as a resource only, and conduct your own research to create best resume to communicate your education, competencies, knowledge, skills, abilities and work experience. Federal jobs often require that you have experience in a particular type of work for a certain period of time. Your federal resume should be more detailed than a civilian sector resume. It is not unusual for your federal resume to have more than one page in length. Most federal resumes are about five or more pages in length. You must show how your skills and experience meet the qualifications and requirements listed in the job announcement to be considered for the job (USAJOBS link Center).

**Heading**

- ✓ Heading (name, phone number, mailing address, e-mail address - associated with actual name, current).

**Veterans Preference**

- ✓ If you are a Veteran who served on active duty in the U.S. Armed Forces and separated under honorable conditions, you may be eligible for veterans' preference, as well as other veterans specific hiring options.

**Objective Statement/Career Summary**

- ✓ Highlight your qualifications or credentials in 10 to 15 seconds; what is your two-minute elevator pitch?

**Accomplishments/Significant Achievements**

- ✓ Think of measured/objective-based accomplishments using quantifiable information.
- ✓ Use information from your last 3 to 10 Appraisals/Evaluation Reports or Letters of Recommendations.
- ✓ Civilian/Military Award/Brief (Use citations from awards and decorations).

**Work Experience/Employment History/Details**

- ✓ Tailor the content of your resume to the different types of jobs that you have held (Does these past or current skills or experience align with the announcement?)
- ✓ Consider using reverse-chronological order (current-to-past) with most recent at the top.
- ✓ Be concise, and focus on your previous skills and experience related to the job announcement.
- ✓ Duty Title and level of experience (recognizable or comparable Principal Duty Title).
- ✓ Start and end dates (including the month and year - i.e., 12/2014 to 12/2016 or 12/2014 to Present).
- ✓ The number of hours you worked per week.
- ✓ Don't forget to list any volunteer experience work with other non-governmental organizations, community organizations or volunteer groups.
- ✓ Supervisor (First Name, M.I., Last) - do you have current information, permission or want to use this person as your reference?
- ✓ Experienced workers may choose to list only jobs held in the last 10 years.

4

## USAJOBS

The screenshot shows the USAJOBS website interface. At the top, there's a search bar with fields for 'Keywords' and 'Location'. Below this is a banner with the text 'SHAPE AMERICA'S FUTURE' and a 'Create Profile' button. The main navigation bar includes 'Create a USAJOBS Profile', 'Federal Application Process', and 'Explore Opportunities'. The 'Create a USAJOBS Profile' section has four steps: 'Save your favorite jobs and searches', 'Upload your resumes and documents', 'Make your resume searchable', and 'Apply for jobs in the Federal Government'. The 'Explore Hiring Paths' section lists four categories: 'Open to the Public', 'Federal Employees', 'Veterans', and 'National Guard & Reserves'. The 'Veterans' category is highlighted with a red box.

5

## Veterans Preference

- ✓ A Veteran who served on Active Duty in the U.S. Armed Forces and separates **under Honorable Conditions**; may be eligible for Veteran's Preference; as well as, other Veteran-specific Hiring Options.
  - If you are a "retired member of the armed forces" you are not included in the definition of preference eligible unless you are a disabled veteran **OR** you retired below the rank of major or its equivalent.
  - There are basically three types of preference eligibles, disabled (10 point preference eligible), non-disabled (5 point preference eligible) and sole survivorship preference (0 point preference eligible).

6

## 3 Types of Veterans Preference

1. Disabled (10 Point Preference Eligible). You are a **10 point preference eligible** if you served at any time, and you:
  - have a service connected disability *OR* received a Purple Heart.
2. Non-Disabled (5 Point Preference Eligible). You are a **5 point preference eligible** if your active duty service meets any of the following:
  - For more than 180 consecutive days, other than for training, any part of which occurred during the period beginning September 11, 2001, and ending on August 31, 2010, the last day of Operation Iraqi Freedom, *OR*
  - Between August 2, 1990 and January 2, 1992, *OR*
  - For more than 180 consecutive days, other than for training, any part of which occurred after January 31, 1955 and before October 15, 1976.
  - In a war, campaign or expedition for which a campaign badge has been authorized or between April 28, 1952 and July 1, 1955.
3. Sole Survivorship Preference (**0 Point Preference Eligible**). You are a 0-point Preference eligible - no points are added to the passing score or rating of a veteran who is the only surviving child in a family in which the father or mother or one or more siblings:
  - Served in the armed forces, and
  - Was killed, died as a result of wounds, accident, or disease, is in a captured or missing in action status, or is permanently 100 percent disabled or hospitalized on a continuing basis (and is not employed gainfully because of the disability or hospitalization), where
  - The death, status, or disability did not result from the intentional misconduct or willful neglect of the parent or sibling and was not incurred during a period of unauthorized absence.

**If you are not sure of your preference eligibility, visit the DoL Veterans' Preference Advisor at**  
<http://webapps.dol.gov/elaws/vets/vetpref/mservice.htm>

7

## Can you apply for this USAJOBS Position?

**USAJOBS**

Sign In Help Search

Create an account to get started — build your profile, create or upload resumes and apply for jobs.

[Back to Search results](#)

### Loan Specialist (Agricultural)

#### FARM SERVICE AGENCY

Agency Contact Information  
 1 vacancy - Springfield, KY

Work Schedule is Full-Time - Permanent

Opened Friday 1/6/2017  
 (6 day(s) ago)

Closes Tuesday 1/17/2017  
 (5 day(s) away)

**Salary Range**  
 \$49,765.00 to \$64,697.00 / Per Year

**Series & Grade**  
 GS-1165-09/09

**Promotion Potential**  
 11

**Supervisory Status**  
 No

**Who May Apply**  
 US Citizens and Nationals; no prior Federal experience is required.

**Control Number**  
 461551800

**Job Announcement Number**  
 FSA-17-0484-KY-CD

Yes / No

Print Share Save

Apply

8

## Answer

**USAJOBS**Sign InHelpSearch

Create an account to get started — build your profile, create or upload resumes and apply for jobs.

[Back to Search results](#)

### Loan Specialist (Agricultural)

**FARM SERVICE AGENCY**

Agency Contact Information  
1 vacancy - Springfield, KY

Work Schedule is Full-Time - Permanent

Opened Friday 1/6/2017  
(6 day(s) ago)

Closes Tuesday 1/17/2017  
(5 day(s) away)

**Salary Range**  
\$49,765.00 to \$64,697.00 / Per Year

**Series & Grade**  
GS-1165-09/09

**Promotion Potential**  
11

**Supervisory Status**  
No

**Who May Apply**  
US Citizens and Nationals; no prior Federal experience is required.

**Control Number**  
461551800

**Job Announcement Number**  
FSA-17-0484-KY-CD

PrintShareSaveApply

9

Not yet.

## First, Create a USAJOBS Account - Profile

- Contact
- Eligibility
  - Citizenship
  - Selective Service Registration
  - Military Service
  - Federal Employment
- Demographics
  - Population Segments (Sex, Ethnicity, Race)
  - Health Conditions
- Preferences
  - Travel & Relocation
  - Work Type & Schedule
  - Career Level
  - Hiring Paths (Veteran, Military Spouse, Individual with Disability)
  - ✓ <https://www.usajobs.gov/>
  - ✓ <http://www.dol.gov/elaws/vets/vetpref/choice.htm>
  - ✓ <http://www.fedshirevets.gov/>

**Profile**

**Contact Information** Required

All fields are required unless otherwise noted

**Legal Name**

Title Optional

Please select ▼

First name

Julia

Middle name Optional

L

Last name

Park

Suffix Optional

Please select ▼

Contact information saved

Your contact information has been saved to your profile.

10

## Then, Search for Jobs

Viewing 1 - 3 of 3 jobs

Save this search. We'll email you new jobs as they become available.

Commissary Contractor Monitor  
Defense Commissary Agency  
Department of Defense  
Fort Knox, Kentucky  
Starting at \$17.54 (GS 06)  
Permanent • Part Time 48 hours

Viewing 1 - 6 of 6 jobs

Store Associate  
Defense Commissary Agency  
Department of Defense  
Fort Knox, Kentucky  
Starting at \$49,765 (GS 09-13)  
Permanent • Full Time

Store Worker  
Defense Commissary Agency  
Department of Defense  
Fort Knox, Kentucky  
Starting at \$101,409 (GS 14-15)  
Permanent • Full Time

Location  
Distance within  
0 mi  
50 miles  
Applies only to cities

Hiring path  
Select all  
☐ Open to the public (2)  
☐ Federal employees (2)  
☐ Veterans (1)

Work schedule  
Select all  
☐ Full-time (1)  
☐ Part-time (1)

Appointment type

- Sample USAJOBS search using the keyword “Logistics”, and a zip code returned three (3) jobs.
- Adding a location filter with a radius of 50 miles, returned six (6) jobs with titles ranging from a WG4 Store Worker to a GS9/13 Logistics Management Specialist.

11

## Next, Review Job Announcement

USAJOBS

Sign In Help Search

Create an account to get started — build your profile, create or upload resumes and apply for jobs.

Back to Search results

**Loan Specialist (Agricultural)**

**FARM SERVICE AGENCY**

Agency Contact Information  
1 vacancy - Springfield, KY

Work Schedule is Full-Time - Permanent  
Opened Friday 1/6/2017  
(6 day(s) ago)

Closes Tuesday 1/17/2017  
(5 day(s) away)

Promotion Potential  
11

Supervisory Status  
No

Who May Apply  
US Citizens and Nationals; no prior Federal experience is required.

NOTE: IAW FY17 NDAA, Section 1111 as of 23 Dec 2016, retired military members may only be appointed to a DOD civil service position during the 180 days immediately after retirement if the minimum rate of basic pay for the position has been increased under 5 U.S.C. 5305 or a waiver has been approved.

Print Share Save Apply

12

# Job Overview

## Job Overview

### Summary

The Farm Service Agency (FSA) is an exciting and rewarding place to start, build and/or continue your career. Be part of our team and support the well-being of American agriculture and the American public. Take part in delivering these essential and critical programs as an Agricultural Loan Assistant/Specialist by making and servicing agricultural loans, evaluating financial factors and credit risks, and providing advice, guidance, and credit counseling. As a team member located in one of our USDA/FSA Offices, you will receive both classroom and on-the-job training intended to further develop your talent, skills, and abilities to successfully administer farm loan programs.

FSA's diverse culture and benefits allow for a healthy balance between your career and home life. In addition to a generous salary, FSA offers a friendly and professional working environment with a diverse workforce, flexible hours/work schedules, and other family-friendly benefits such as: paid vacation and sick leave, paid holidays, retirement and supplemental savings plan, a wide array of health, dental, vision, and life insurance plans, flexible spending accounts, and long-term care insurance.

PLEASE READ ALL THE INSTRUCTIONS UNDER "HOW TO APPLY" BEFORE YOU BEGIN.

### Duties

This position is assigned to the Farm Service Agency in Kentucky, Farm Loan Team, located in Springfield, Washington County, Kentucky.

Farm Loan Officer's (FLO's) are required to successfully complete all of the requirements of the Farm Loan Training Program. FLO's may be reassigned to another training office during their training program. In addition, upon completion of training program, FLO's may be reassigned, at any time, to a different duty station if workload activity changes or vacancies occur. This position works in a developmental capacity receiving on-the-job and classroom training in the administration of farm loan programs.

This position assists the Farm Loan Manager in administering farm loan programs in a USDA Service Center serving one or more Counties. Major responsibilities include:

- Making, servicing, and supervising loans;
- Providing technical advice, guidance, and credit counseling to loan applicants and borrowers;
- Has delegated loan approval authority to approve loans within a specific limit;
- Has knowledge of agency farm loan programs and eligibility requirements;
- Has knowledge of the technicalities of farm financing and credit, financial management concepts and practices, farm operations, land use and value, production and marketing of various crops and livestock, and prices and markets in the serviced farming areas.

### Travel Required

- Occasional Travel
- Occasional travel may be required.

### Relocation Authorized

- No

3. Can I do the job and the duties? Am I willing to travel? Are relocation expenses covered?

13

# Job Requirements

## Job Requirements

### Key Requirements

- You must be a U.S. Citizen or National to apply.
- Required to pass a background investigation and fingerprint check.
- Registered for Selective Service, if applicable.
- Successful completion of a one year probationary period.
- Meet education and/or experience requirements.
- Complete the Occupational Questionnaire.

### Qualifications

Applicants must meet all qualification requirements by 11:59 p.m. EST on the closing date, as defined below:

You may start at the GS-9 level if you have one of the following qualifications:

- Two full academic years of progressively higher level graduate education or master's or equivalent graduate degree from an accredited college or university with a major field of study in finance, business administration, economics, accounting, engineering, mathematics, banking and credit, law, statistics, or other fields related to the position, such as agriculture, agricultural economics, farm, livestock or ranch management, or rural sociology. **OR**
- One year of specialized experience equivalent in difficulty and responsibility to the GS-7 level in the Federal service or private sector equivalent. Experience that demonstrates competence in agricultural loans. Experience may have been gained in such work as reviewing and passing upon applications for agricultural loans; servicing an agricultural loan portfolio of a bank or other loan association; or similar work. Experience that demonstrates knowledge of credit principles and practices to assess the fundamental soundness of individual loans by independently examining applications, supporting documents, and credit reports, and maintaining servicing activities on small agricultural loans. In addition, experience must demonstrate knowledge and understanding of farm operations, land use and value, production of various crops and livestock, and prices and markets in the farming area where loans are made and serviced. **OR**
- A combination of education and experience as listed above.

Experience refers to paid and unpaid experience, including volunteer work done through National Service programs (e.g., Peace Corps, AmeriCorps) and other organizations (e.g., professional, philanthropic, religious, spiritual, community, student, social). Volunteer work helps build critical competencies, knowledge, and skills and can provide valuable training and experience that translates directly to paid employment. You will receive credit for all qualifying experience, including volunteer experience.

**College Transcript:** If you are qualifying based on education, submit a copy of your college transcript that lists college courses detailing each course by the number and department (i.e., bio 101, math 210, etc.), course title, number of credit hours and grade earned. You must submit with your application package evidence that any education completed in a foreign institution was appropriately accredited by an accredited body recognized by the Secretary of the U.S. Department of Education as equivalent to U.S. Education standards. You may submit an unofficial copy of the transcript at the initial phase of the application process; however, if selected, you will be required to submit official transcripts prior to entering on duty. **Please refer to the instructions on submitting the transcript.**

**BACKGROUND INVESTIGATION AND FINGERPRINT CHECK:** This position is contingent upon a successfully adjudicated (fingerprint check) and a background investigation.

### Security Clearance

Public Trust - Background Investigation

### Additional Information

### Additional Information

#### What To Expect Next

Your application will be reviewed to verify that you meet the eligibility and qualification requirements for the position prior to issuing referral lists to the selecting official. If further evaluation or interviews are required, you will be contacted. Log in to your USAJOBS account at <https://my.usajobs.gov/Account/LogIn> to check your application status. We expect to make a final job offer approximately 40 days after the deadline for applications.

4. Am I qualified?

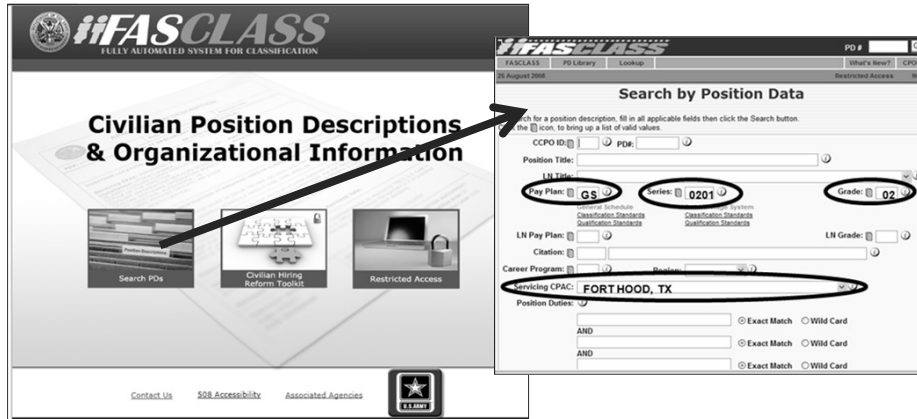
4a. Are you substituting education?

5. Are there other requirements?

5a. Is additional information provided?

14

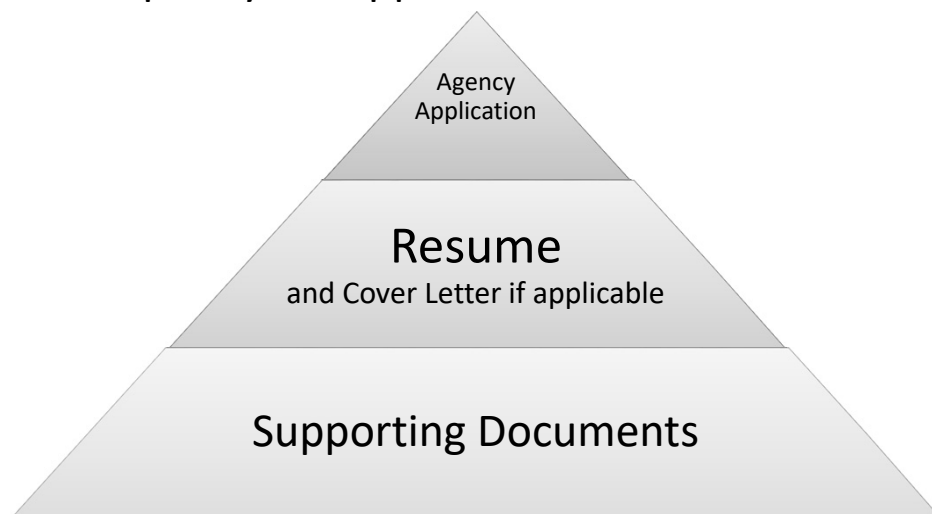
## FASCLASS



- Utilize FASCLASS to find **ARMY** Civil Service Position Descriptions, [https://acpol2.army.mil/fasclass/search\\_fs/search\\_fasclass.asp](https://acpol2.army.mil/fasclass/search_fs/search_fasclass.asp)
- Read the "Major Duties" and "Factor 1, Knowledge Required by the Position" sections and use as a *checklist* to fine tune your resume with key skill sets, words and phrases. Not all positions are included.
- Associated Agencies: The Civilian Human Resources Agency (CHRA), The Defense Information Systems Agency (DISA), The Defense Health Agency's (DHA), Defense Finance and Accounting Service (DFAS), The Senior Executive Service (SES), The Defense Contract Management Agency (DCMA), Defense Health Agency (DHA), National Guard aviation units

15

## Next, Prepare your Application in USAJOBS



16

## Your Career Catalog (Supporting Documents)

Birth Certificate / Proof of Citizenship (if applicable)	Passport / Personal ID / Social Security Card	Security Clearance
Social Security Administration (for all your paid work history, dates and salaries) <a href="http://www.socialsecurity.gov/online/ssa-7050.pdf">www.socialsecurity.gov/online/ssa-7050.pdf</a>	Medical Records / VA Rating Letter	Training Records / Annual Performance Evaluations /
Military Service Separation papers, DD 214 (or a Statement of Service letter* from Commander may substitute until actual DD 214 is available), DD Form 295, etc.  *Most agencies will accept the Statement of Service up to 120 days prior to separation date. However, review each posting to see if agency identifies a different rule.	Veteran's Preference Websites: ✓ <a href="http://www.dol.gov/elaws/vets/vetpref/choice.htm">http://www.dol.gov/elaws/vets/vetpref/choice.htm</a> ✓ <a href="https://www.usajobs.gov/">https://www.usajobs.gov/</a> ✓ <a href="http://www.fedshirevets.gov/">http://www.fedshirevets.gov/</a>	Army / American Council On Education (ACE) Registry Transcript System -Joint Services Transcript (JST), <a href="https://jst.doded.mil/smart/">https://jst.doded.mil/smart/</a>  College Transcripts / Licenses / Certifications / Gap Analysis
Interactive Personnel Electronic Records Management System (iPERMS)	DD Form 2586, Verification of Military Experience and Training (VMET), <a href="https://www.dmdc.osd.mil/tgps/">https://www.dmdc.osd.mil/tgps/</a>	References: Co-Workers / Supervisors / Teachers / Mentors
SF-15 "Application for 10-point Veterans' Preference"	ATRRS / Skillport / CHTAS / MyBiz Transcript	Honors / Awards / Letters of Recommendation

17

## Federal Resume Example

### HUMAN RESOURCE MANAGEMENT

#### WORK EXPERIENCE:

**United States Army Reserves (0206/2007 - Present)**  
NCO  
Louisville, Kentucky United States  
Supervisor: CW3 Papa - (502) 444-4444; Contact: Yes

Salary: \$66,000.00 per year  
Hours per week: 60  
Duties: Serve as the Division Enlisted Personnel Action senior enlisted promotions to include: board coordinate individual packet review, promotion, and transfer order (Active Guard Reserve) Finance actions to include in a management, career status and reenlistment bonuses statistics and prepares recommendations for personnel Technician. Process the required monthly reports and matters. Areas of Special Emphasis: Board support for Commands. Coordinate the submission and personnel Government. Ensured personnel database accurately re-enlisted promotion packets considered by the 151st and employee, and all filing was completed. Maintained 100% Monitor and supervise Military Personnel Records, preparation of personnel actions, and customer service; duties, supervise and administration unit support and retention tasks, publications control and postal activities and officer evaluations are completed and processed.

Supervise a 40-member administrative actions center to assist government employees, to include the pro proficiency reports on all employees and managers. Prepare and adjust short-term priorities and prepares work set from employees, referring group grievances and notes higher level manager. Ensure the staff maintains strict regulations, resulting in numerous staff members and for exceptional administrative and customer service.

Supervise, plan, coordinate operations, research-gather functions in support of Department of Defense Senior Advisor of Training, supervise position progress personnel records, identifying qualified individuals for routine and special reports, compile data for statistical and edit and prepare tactical and training plans.

**US Army, Headquarters, 2nd Battalion, 99th Regiment, 17th Brigade, 60th Division, (05/12/2003 to 02/05/2006) - Senior Human Resources NCO OIC (Manager)**  
Fort Knox, Kentucky United States  
Supervisor: Col Mike - (502) 566-6666; Contact: Yes

Salary: \$66,000.00 per year  
Hours per week: 60  
Duties: Supervised a Personnel Department of a major administrative policies and procedures, and managed correspondence and distribution. Instructed employees in organizational, and communications skills, applications, and work within the recruitment and hiring process to a effective teams for the company. Knowledgeable in assorted Human Resources based computer programs, to include: Microsoft Office Windows based computer programs, to include: Microsoft Office Power Point. Repeatedly recognized for doing and exceptional Human Resources Management.

**US Army, Headquarters, AR PERSCOM (06/30/1997 to Present)**  
St. Louis, Missouri United States  
Supervisor: LTC November - (314) 592-0708; Contact: Y

Salary: \$60,000.00 per year  
Hours per week: 60  
Duties: Maintained 10,000 Personnel Records Files; Pen insurance forms, reviewed and completed records audits of records once a week with zero error rate, taught newly review records and emphasizing attention-to-detail when

Designed and implemented a streamlined administrative section to simplify and speed up that resulted in a 50% in productivity and became the standard operating procedure 100% accountability of over \$200,000.00 worth of automa \$25,000.00 repairable supply account, without loss, see attention-to-detail, budgeting, and inventory control process

#### ADDITIONAL INFORMATION:

Over 25 years of experience as Human Resources Professional, applied hands on experience performing personnel actions, managing employee vacancy lists, and the processing of employee records. Utilizes excellent time management, organizational, and communications skills, applications, and work within the recruitment and hiring process to a effective teams for the company. Knowledgeable in assorted Human Resources based computer programs, to include: Microsoft Office Windows based computer programs, to include: Microsoft Office Power Point. Repeatedly recognized for doing and exceptional Human Resources Management.

Additional skills include: Research and Analysis Skills, Personnel Coordination, Team Building, Public Relations, Customer Service Management, Administrative Protocols, Inventory and Supply Co Scheduling, Training Development, and Strategic Planning

**SECURITY CLEARANCE**  
PSI Secret  
PSI Invest 20020509  
PSI Complete 20020509  
Department of Defense Common Access Card (CAC) - Fort Knox  
Department of Defense National Agency Check (NAC) - Fort Knox

#### ADDITIONAL TRAINING

Advanced Noncommissioned Officers Course, - 42A, US Army, 1 U.S.C. (2004), 60 hours  
USAR Unit Administration Basic Course, US Army, Fort McCoy, 1 Unit Pay Administration Course, US Army, Fort McCoy, WI (1993)  
Basic Computer Class - Course, US Army, Fort McCoy, WI (1993)  
Personnel Administrative Specialist Course, US Army, Fort Benning (1992), 305 hours  
Annual Training - Ethics, Sexual Harassment Prevention, Drug Awareness, First Aid

#### AWARDS AND DECORATION

Army Meritorious Service Medal - 1 award (04/03/2003)

For outstanding meritorious service from 1 December 1998 to 30 April 2003, while serving as a Post Board Operations Assistant Noncommissioned Officer in Charge, Reserve Component (RC) Promotion Branch, Management Support Division

Award reads: From the Adjutant General Directorate: "For your unrelenting dedication and commitment to excellence contributed immeasurably to the improvement of enlisted (RC) promotions. Your established practices that ensured soldiers in the field received their promotion orders 30 days in advance that fostered a higher level of morale and unit readiness. Your outstanding performance of duty reflects great credit on you, the United States Total Army Personnel Command, and the United States Army." Permanent order #147-1, HQ2, PERSCOM, Alexandria, Virginia.

Army Commendation Medal - 4 awards  
Army Achievement Medal - 3 awards  
Army Good Conduct Medal - 5 awards  
Army Armed Forces Reserve Medal - 2 awards  
Army - National Defense Service Medal - 2 awards  
Army Reserve Component Achievement Medal - 2 awards  
Global War on Terrorism Ribbon - 1 award  
Army Overseas Training Ribbon - 1 award  
Army Service Ribbon - 1 award  
Army Noncommissioned Officer Development Ribbon - 3 awards  
Certificate of Achievement - Operation Desert Storm, 10th Airborne Corps

18

## Tips

### Tailor your resume to the job/vacancy announcement

- Customize your resume based upon the 'duties,' 'qualifications' and 'requirements' sections.
- Provide context when appropriate, avoid jargon, abbreviations and acronyms, unless common to the career field or job. For example, ADA can mean: Air Defense Artillery / American Dental Association / Americans with Disabilities Act
- DO NOT copy and paste information directly from the vacancy announcement into your resume;

### Sell yourself and your achievements

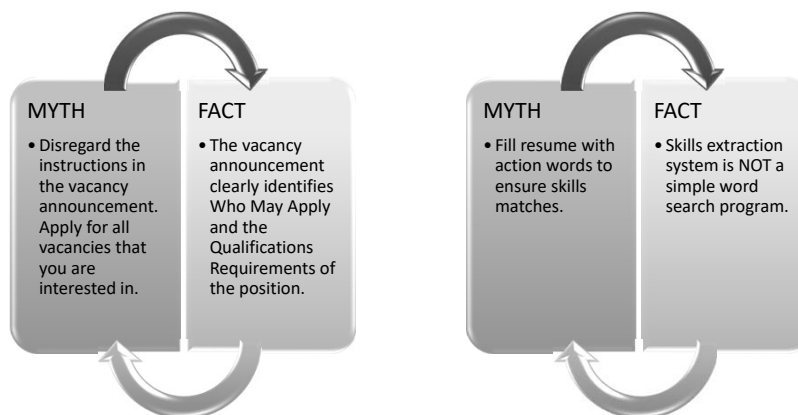
- Be very specific when naming computer software and types of equipment with which you have experience.
- Include applicable Volunteer work, membership, involvement in social organizations (public schools, non-profit, etc.), unique projects or interests, etc.
- Request Social Security earnings using form: [www.socialsecurity.gov/online/ssa-7050.pdf](http://www.socialsecurity.gov/online/ssa-7050.pdf)

### Always Proofread

- Create your resume in Word or similar software program. Use spell check, edit and then copy and paste the relevant information into the resume builder.
- Read your resume out loud; ask a peer or professional to check your spelling and grammar
- Use the Federal Resume-Worksheet to evaluate your resume's appearance, content, and experience.

19

## Myths and Facts



20

## Work Experience

### ■ Review the page

- Click on the information button
- Click on the help button

### ■ Required vs. Optional

- Include required work experience.
- Provide as much information as possible; complete the “Optional” sections.
  - ◆ Optional: Salary is optional and will not exclude your resume from consideration
  - ◆ For salary info include BAH/BAS/Special Duty pay.
  - ◆ Keep salary format consistent, i.e. annually, monthly, bi-weekly; use the same for every job.
  - ◆ Don't put in more than 60 hours worked per week.

### ■ Review your information

- Would the reviewer understand the kind of work I do/did?
- Is there nonessential information?
- Have I omitted any relevant experience or skills?
- Have I adequately described my occupation and skills?

**Work Experience** ⓘ All fields are required unless otherwise noted

Employer Name  Formal Job Title

Employer Address 1  Start Date  Start Year

Employer Address 2  Optional End Date  End Year

Country  Salary  Optional  Currency  Salary Rate

Postal Code  Average Hours per week

City/Town  May we contact your supervisor?  
☐ Yes ☒ No ☐ Contact me first

State/Territory/Province  Is this a Federal Civilian position? ⓘ  
☐ Yes ☒ No

Duties, Accomplishments, and Related Skills  (5000 characters remaining)

Problems with formatting when pasting from Microsoft Word?

21

## Tailor resume work history to match the job

### Logistics Management Specialist Air Force Personnel Center Duties

- Direct, develop or perform logistics management operations that involve planning, coordinating, or evaluating the logistical actions required to support a specified mission, weapons system, or other designated program.

#### Your Work History

- Directly supported Global War on Terrorism by preparing, planning, and managing logistical operations.

### Logistics Management Specialist Air Force Personnel Center Duties

- Direct, develop or perform logistics management operations that involve planning, coordinating, or evaluating the logistical actions required to support a specified mission, weapons system, or other designated program.

#### Your Work History

- Directly supported Global War on Terrorism by preparing, planning, coordinating, evaluating, and managing logistical actions required to support operations for 200,000 Active Duty and Reserve Component troops assigned to Fort Hood and geographically separated 3rd Corps units.

22



## Work History Example: CW4

Directly plan, coordinate, and evaluate the maintenance training of 5 National Guard and Army Reserve Aviation Units. Coach, teach, and mentor supported units on individual and collective training to include the mission planning process and execution. Provide technical and tactical training assistance and evaluation in a safe and efficient manner during unit training weekends and annual training events. Prepare and submit reports on all training conducted.

- Prepare and train 2 separate Aviation Task forces, consisting of over 300 personnel, 30 UH-60 Black Hawk Helicopters and 24 AH-64 Apache helicopters for deployment to Iraq.
- Performed in Joint Task Force Katrina as an Army Liaison, scheduled and coordinated over 340 Army Rotary Wing aircraft on a daily basis during Hurricane Katrina recovery operations.
- Successfully trained and evaluated 3 under-resourced USAR Aviation Battalions and maintenance units deploying to Iraq, Afghanistan, Bosnia and Kosovo.
- Prepared and submitted evaluation reports consisting of training evaluations, personnel strengths, vehicle and aircraft readiness information, and individual soldier qualification training.

25

## Work History Template

Duties, Accomplishments, and Related Skills (5000 characters remaining)

- Give a short paragraph overview of the department or organization in which you work, and your responsibilities in approximately 4 lines. You should make this document a third person tense and spell everything out the first time such as United States Disciplinary Barracks (USDB) and use acronyms thereafter. Tell the reader how large the organization, customers, value, amount of local, regional, or remote sites of which it may be comprised. Include your knowledge, skills and abilities. Start with an active verb such as monitored, documented, supervised, etc. Length of employment with what organization doing what...

- Duties
  - Add statements of your duties listing highest skill level first
  - Start with an active verb such as monitored, documented, supervised
- Accomplishments or responsibilities
  - Add statements of your accomplishments and how you helped the organization
  - Accomplishment
  - Accomplishment

EXAMPLE: Over two years as the Management Assistant to 10 Analysts. Proficient in MS Word, Excel, PowerPoint, Access, Outlook, Publisher, and Graphical User Interface (GUI) systems. Experience in managing the strategic areas of administrative operations, information management, and events/meeting planning.

- Directly supervised five branch instructors regarding training effectiveness, classroom preparation, and knowledge of teaching subjects.
- Updated the WMD database with more than 2 months of data collected by the analysts.
- Created a spreadsheet with the updated information to summarize data collected, as well as news summaries from major news outlets.
- Developed a spreadsheet to maintain project status of the Analysts' research, which was posted for easy access and 24x7 viewing which resulted in less repetition in research and immediate information on available date.

26

# Education

**USAJOBS** Sign In Help

Create an account to get started — build your profile, create or upload resumes and apply for jobs.

[Back to Search results](#)

**HR Specialist**  
**NATIONAL GEOSPATIAL-INTELLIGENCE AGENCY**

Agency Contact Information:

Many vacancies in the following locations: Saint Louis, MO Springfield, VA	<b>Salary Range</b> \$59,318.00 to \$119,794.00 / Per Year	<b>Who May Apply</b> External Applicants Only
Work Schedule is Full Time - This is a permanent position.	<b>Series &amp; Grade</b> GS-0201-0203	<b>Control Number</b> 447027300
Opened Monday 7/19/2016 (37 days ago)	<b>Supervisory Status</b> No	<b>Job Announcement Number</b> 20161221
Closes Friday 8/30/2016 (17 days away)		

## Job Requirements

### Key Requirements

- US Citizenship is required.
- Designated or Random Drug Testing required.
- Security Investigation

### Qualifications

**MANDATORY QUALIFICATION CRITERIA:** For this particular job, applicants must meet all competencies reflected under the Mandatory Qualification Criteria to include education (if required). Online resumes must demonstrate qualification by providing specific examples and associated results, in response to the announcement's mandatory criteria specified in this vacancy announcement:

1. Working in one or more HR disciplines such as compensation, employee benefits, employee relations, policy, recruitment/placement, talent development, compensation, HR information systems, wellness, etc.
2. Interpreting Human Resources rules, regulations, or policy and making recommendations based on research and analysis.
3. Communicating, verbally or in sign language and in writing, clearly and succinctly in variety of communication styles and settings to convey subject matter to a range of audiences.
4. Dealing with decision making in a methodical and calculated way, investigating all available data in an organized manner and taking consistent, logical action to support customer-focused decision-making and problem solving. (Decision Quality)
5. Identifying, prioritizing, and satisfying tasks according to schedule or timeline, in an environment where requirements frequently change.
6. Networking to effectively build relationships across different types of organizations and organizational cultures.

**DESIRABLE QUALIFICATION CRITERIA:** In addition to the mandatory qualifications, experience in the following is desired:

1. HR Certification or Bachelor's degree (or higher) in Human Resources Management or related discipline.

27

# Education

- Review the page
  - Read any instructions or tips
  - Click on the information
  - Click on the help button

**READ THIS - important notice before listing your education!** Only list degrees from accredited schools or other education programs that meet the provision of the [Office of Personnel Management's Operating Manual](#).

## Academic Level and Degree Definitions

### High School or Equivalent

Earned a high school diploma or GED (General Equivalency Diploma).

### Technical or Occupational Certificate

Received training in a special skill to be pursued in a trade (i.e., machine electrical, carpentry, etc.) or completed an organized program of study at a recognized body or authority in a given subject area (i.e., MCSE, Java, Series 7, etc.).

## How to fix formatting errors

You have the option of copying and pasting text from Word documents into the resume builder to more easily fill in the required information. However, some formatting in these documents may not work in the USAJOBS resume builder. To correct any formatting errors inside your announcement, you must first save the original file in a .txt format.

- Required vs. Optional
  - Include required education and coursework information.
  - Does the degree have to be from an accredited academic institution?
  - Be prepared to provide your transcripts.
  - Education completed outside of the U.S. must be equivalent to accredited U.S. education programs
  - Provide as much information as possible; complete the "Optional" sections.

**Resume Builder**

**Education** All fields are required unless otherwise noted

School or Program Name  Major  Optional

Country  Minor  Optional

United States

Postal Code  GPA  Optional of GPA Max.  Optional

City/Town  Total Credits Earned  Optional

State/Territory/Province  System for Awarded Credits  Optional

--Select-- ☐ Semester ☐ Quarter ☐ Continuing Education Units

Degree Level Attained  Honors  Optional

--Select--  --Select--

Completion date  Optional

--Select--  --Select--

Relevant Coursework, Licenses, and Certifications Optional (2000 characters remaining)

Problems with formatting when pasting from Microsoft Word?

28

## References

- References

- In addition to your supervisors, you may choose to provide professional or personal references such as colleagues, professional mentors, teachers, classmates and mentors who can speak to your ability to perform a task, substantiate your training, document your measureable results and/or confirm your qualifications.

- Notify references that you have listed them, and give them a copy of your resume
- Personal references should not be family members

The screenshot shows a web form titled "Resume Builder" with a sub-section "References". A note at the top right of the form states "All fields are required unless otherwise noted". The form contains the following fields: "Name" (required), "Phone" (required), "Employer" (required), "Optional" (checkbox), "Email" (required), "Title" (required), "Optional" (checkbox), and "Reference Type" (radio buttons for "Professional" and "Personal", with "Professional" selected). At the bottom of the form are two buttons: "Cancel" and "Save Reference".

- EXAMPLE

- Charlie Victor
- U.S. Army
- Command Sergeant Major
- 333.444.8888
- charlie.m.vicotr12@mail.mil
- Reference Type: Professional

29

## Optional Information To Include

The screenshot shows a web form titled "Optional Information To Include". It contains five sections, each with a heading and an "Add" button: "Job Related Training" (Add Job Related Training), "Language Skills" (Add Language), "Organizations/Affiliations" (Add Affiliation), "Professional Publications" (Add Publication), and "Additional Information" (Add Information). At the bottom of the form are two buttons: "Previous" and "Finish".

30

# Job Related Training

## EXAMPLE 1

- Advance Non Commissioned Officer Course - 74 D, US Army, Fort Leonard Wood, MO, 480 hours, 08/24/2015
- Department of Transportation - Hazardous Material Course, US Army, Fort McClellan, AL, 40 hours, 01/01/2006
- Combat Life Saver, US Army, Fort McClellan, AL, 40 hours, 01/01/2006

## EXAMPLE 2

- Training – Instructor Training Course (11/03/2006), 40 hours
- Training – Support Cadre Training Course (09/21/2006), 13.5 hours
- Training – Unit Prevention Leaders Course (05/08/2006), 40 hours

## EXAMPLE 3:

- Training - United States Army Cadet Command Logistics Course (11/04/2012) 29 hours
- The curriculum focused on the ROTC Mission, Cadet Life, Budget, Government Purchase Card (GPC), GSA Fleet management, Responsibility and Accountability, Authorizations and Publications, Forms, Requesting and receiving supplies, Accounting Methods, Property Loss Management, Bond/Insurance, and the Command Supply Discipline Program (CSDP)
- Training - Junior School of Cadet Command (01/14/2010) 37 hours
- Instructor Certification Training program focused on integrating and applying the strategies, techniques, and standards necessary to develop and implement technological curriculum and to facilitate interactive learning.

31

# VMET OFFICER EXAMPLE

DD Form 2586, Verification of Military Experience and Training (VMET), <https://www.dmdc.osd.mil/tgos/>

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING		
Page 1 of 7		
VERIFICATION OF MILITARY EXPERIENCE AND TRAINING		
1. LAST NAME - FIRST NAME - MIDDLE NAME	2. PAY GRADE	3. YEAR(S) IN SERVICE
	O-4	25
4. MILITARY SERVICE COMPONENT	5. DATE OF INFORMATION	
ARMY, GUARD	2013 APR 01	
6. EXPERIENCE AND TRAINING HISTORY (in reverse chronological order) AND RELATED INFORMATION		
EXPERIENCE HISTORY:		
<p>For a chronological history of your work experience and a narrative description of duties performed, please refer respectively to your Officer Record Brief (ORB) and Officer Evaluation Report (OER), DA Form 1-1, The ORB duty title in section IX - Assignment history and the function-specific position descriptions on your OER should be used with the DD Form 2586 for resume preparation. See your transition assistance counselor for the correct occupational matching to your military occupational specialties.</p>		
<p>TRAINING HISTORY: COURSES SUCCESSFULLY COMPLETED</p>		
<p>MILITARY TRAINING: JUL 2012 - JUL 2012 ARMY COURSE: NGRMFL101, FISCAL LAW LENGTH: 3 Days COURSE DESCRIPTION FROM SERVICE COURSE FILE: Description: Dates JUL 2012 - APR 2013 COURSE DESCRIPTION (ARMY TRAINING HISTORY COURSE: NGRMFL101)</p>		
<p>MILITARY TRAINING: APR 2012 - APR 2012 ARMY COURSE: 703AS41F13, PLANNING, PROGRAMMING, BUDGETING, EXEC SYSTEM LENGTH: 2 Weeks COURSE DESCRIPTION FROM SERVICE COURSE FILE: Description: Dates OCT 2009 - APR 2013 COURSE DESCRIPTION (ARMY TRAINING HISTORY COURSE: 703AS41F13)</p>		
<p>MILITARY TRAINING: OCT 2010 - SEP 2011</p>		

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING	
Page 4 of 7	
MILITARY TRAINING: SEP 1994 - OCT 1994	
ARMY COURSE: 4C-F0A-F26, Tactical Signal Staff Officer	
LENGTH: 5-6 weeks (180-216 hours)	
COURSE DESCRIPTION FROM AMERICAN COUNCIL ON EDUCATION: NS-1715-0700, Exhibit dates JUN 1985 - JUN 1995 Upon completion of the course, the student will be able to function in a corps/division as a communications specialist. Lectures and practical exercises cover subjects related to procedures and equipment used in division/corps communications.	
CREDIT RECOMMENDATION FROM AMERICAN COUNCIL ON EDUCATION NS-1715-0700, Exhibit dates JUN 1985 - JUN 1995 Credit is not recommended because of the limited, specialized nature of the course (590)(590).	
ARMY TRAINING HISTORY COURSE: 4CFOAF26	
MILITARY TRAINING: APR 1994 - SEP 1994	
ARMY COURSE: 4-11-C22-25C, Signal Officer Advanced	
LENGTH: 20 weeks (715-724 hours)	
COURSE DESCRIPTION FROM AMERICAN COUNCIL ON EDUCATION: NS-1715-0770, Exhibit dates OCT 1985 - MAY 1994 Upon completion of the course, the student will be able to supervise communications-electronics operations. Lectures cover combined arms subjects, including airland battle doctrine, communications systems planning, management, and control, digital and analog engineering operations, and communications interfaces. Military subjects include electronic warfare, NBC defense, leadership, personnel administration, property accounting, training management, force integration, military justice, and tactics and doctrine.	
CREDIT RECOMMENDATION FROM AMERICAN COUNCIL ON EDUCATION NS-1715-0770, Exhibit dates OCT 1985 - MAY 1994 Credit is not recommended because of the military-specific nature of the course (789)(789).	
ARMY TRAINING HISTORY COURSE: 411C2225C	

32

# VMET ENLISTED EXAMPLE

DD Form 2586, Verification of Military Experience and Training (VMET), <https://www.dmdc.osd.mil/tgqs/>

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING Page 13 of 18

APR 2004 - JUN 2005

SPECIAL QUALIFICATION IDENTIFIERS:  
P - Parachutist  
MAY 2014 - JUL 2014, NOV 1995 - MAY 1999, MAR 1992 - NOV 1993,  
JUN 1988 - SEP 1990  
M - First Sergeant  
DEC 1998 - MAY 2014  
X - Drill Sergeant (DS)  
MAR 1992 - DEC 1996  
H - Instructor  
NOV 1994 - NOV 1995, MAR 1998 - JUN 1998

\*\* Note: Experience history data not available prior to 1988.

TRAINING HISTORY: COURSES SUCCESSFULLY COMPLETED

\*\* Note: Description, Length, or Credit Recommendation will not be displayed for a course if that information is not available.

MILITARY TRAINING: OCT 2012 - SEP 2013, OCT 2011 - SEP 2012

ARMY COURSE: 20F97DL, COMPOSITE RISK MANAGEMENT BASIC COURSE

LENGTH: 2 Days.

COURSE DESCRIPTION FROM SERVICE COURSE FILE:  
(Description dates OCT 2010 - JUL 2014)  
COURSE DESCRIPTION  
(ARMY TRAINING HISTORY COURSE: 20F97DL)

MILITARY TRAINING: JUL 2010 - JUL 2010

ARMY COURSE: 20F2252F1BN, BATTALION PRE-COMMAND/COMMAND SERGEANT MAJOR

LENGTH: 2 Weeks.

COURSE DESCRIPTION FROM SERVICE COURSE FILE:

VERIFICATION OF MILITARY EXPERIENCE AND TRAINING Page 8 of 11

(ARMY TRAINING HISTORY COURSE: 20F97DL)

MILITARY TRAINING: OCT 2011 - SEP 2012

ARMY COURSE: COMM02A05BSENUS, LEADERSHIP COMMUNICATION SKILLS

LENGTH: 1 Day.

COURSE DESCRIPTION FROM SERVICE COURSE FILE:  
(Description dates JUL 2008 - JUL 2015)  
COURSE DESCRIPTION  
(ARMY TRAINING HISTORY COURSE: COMM02A05BSENUS)

MILITARY TRAINING: OCT 2010 - SEP 2011

ARMY COURSE: LEAD05A08BSENUS, LEADERSHIP: CREATING YOUR DEVELOPMENT PLAN

LENGTH: 1 Day.

COURSE DESCRIPTION FROM SERVICE COURSE FILE:  
(Description dates OCT 2009 - JUL 2015)  
COURSE DESCRIPTION  
(ARMY TRAINING HISTORY COURSE: LEAD05A08BSENUS)

MILITARY TRAINING: OCT 2009 - SEP 2010

ARMY COURSE: 081F31CLC, COMBAT LIFE SAVER COURSE (CLC)

LENGTH: 1 Year.

COURSE DESCRIPTION FROM SERVICE COURSE FILE:  
(Description dates DEC 2005 - JUL 2015)  
COURSE DESCRIPTION  
(ARMY TRAINING HISTORY COURSE: 081F31CLC)

33

## Language Skills, Affiliations, and Publications

### LANGUAGE SKILLS EXAMPLE:

- Polish
- Spoken - Advanced
- Written - Intermediate
- Read - Intermediate

### AFFILIATION EXAMPLE:

- Lions Club International, Williamsburg, KY
- Member

### PUBLICATION EXAMPLE:

- Lima, Mike. (YYYY). *Travels around Fort Polk*. New Orleans: USA Publisher.
- Use a MLA or other standard format.

## Additional Information

### AWARDS AND DECORATIONS

- EXAMPLE 1
  - Army Meritorious Service Medal – 1 award (04/03/2003)
  - For outstanding meritorious service from 1 December 1998 to 30 April 2003, while serving as a Post Board Operations Assistant Noncommissioned Officer in Charge, Reserve Component (RC) Promotion Branch, Management Support Division.
- EXAMPLE 2
  - Meritorious Service Medal
  - Army Commendation Medal, 4 awards
  - Army Achievement Medal, 8 awards
  - Army Good Conduct Medal, 7 awards
  - National Defense Service Medal

### SECURITY CLEARANCE

- EXAMPLE 1
  - PSI Status: Secret
  - PSI Completed: 2013.01.07
  - S eligibility Granted: 2013.03.13
- EXAMPLE 2
  - Currently have an open security clearance investigation for Secret Clearance.
  - PSI - Department of Defense Clearance working 07/2012

35

## Joint Services Transcript (JST)

Course Title: Sergeants Major ACE Exhibit: AR-1408-0148  
 Location: SGT MAJOR ACADEMY at FT BLISS, TX  
 Army Course Number: 1-250-C5  
 From: 07/11/2009 To: 01/12/2010

Description: UPON COMPLETION OF THE COURSE, THE STUDENT WILL BE ABLE TO PROVIDE LEADERSHIP AND MANAGEMENT TO THE UPPER-LEVEL NATIONAL DEFENSE STRUCTURE. COURSE INCLUDES LECTURES, DEMONSTRATIONS, AND PERFORMANCE EXERCISES IN PLANNING, GROUP INTERACTION, HUMAN RELATIONS, LEADERSHIP, IDEA SYNTHESIS, ORAL AND WRITTEN COMMUNICATION, PUBLIC SPEAKING, LISTENING, COMMUNITY UNDERSTANDING, HISTORY, RESOURCE MANAGEMENT, MILITARY TRAINING, GEOPOLITICS, INTERNATIONAL STUDIES, IDEOLOGIES, US FOREIGN POLICY, CONFLICT RESOLUTION, ETHICS, HUMAN MOTIVATION, SMALL-GROUP COMMUNICATION, LEADERSHIP THEORIES, AND MANAGEMENT SKILLS.

Recommendations: IN THE LOWER-DIVISION BACCALAUREATE/ASSOCIATE DEGREE CATEGORY, 2 SEMESTER HOURS IN PRINCIPLES OF SUPERVISION, 3 IN GROUP DYNAMICS, AND 3 IN COMMUNICATION. IN THE UPPER-DIVISION BACCALAUREATE CATEGORY, 4 SEMESTER HOURS IN MILITARY SCIENCE, 4 IN INTERNATIONAL RELATIONS, 1 IN HUMAN RESOURCE MANAGEMENT, AND 1 IN ETHICS.

Army / American Council On Education Registry Transcript System -Joint Services Transcript (JST),  
<https://jst.doded.mil/smart/>

36

## Submit Application to Agency

**You may need to complete other agency-required steps such as:**

Provide additional personal information.

Provide additional documentation.

Answer eligibility questions.

Complete a questionnaire.

37

## Resources

- Army / American Council On Education Registry Transcript System -Joint Services Transcript (JST), <https://jst.doded.mil/smart/>
- DD Form 2586, Verification of Military Experience and Training (VMET), <https://www.dmdc.osd.mil/tgps/>
- Department of Labor Veterans' Preference Advisor, <http://www.dol.gov/elaws/vets/vetpref/choice.htm>
- FedshHireVets, <http://www.fedshirevets.gov/>
- Fully Automated System for Classification (FASCLASS), <https://acpol2.army.mil/fasclass/inbox/default.asp>. Search Position Descriptions
- Office of Personnel Management (OPM), <http://www.opm.gov/>
- Standard Form (SF)-15, A fillable SF-15 can be found at [http://www.opm.gov/Forms/pdf\\_fill/SF15.pdf](http://www.opm.gov/Forms/pdf_fill/SF15.pdf)
- Social Security Administration (for all your paid work history, dates and salaries). [www.socialsecurity.gov/online/ssa-7050.pdf](http://www.socialsecurity.gov/online/ssa-7050.pdf)
- USA.gov. Find government Information by topic and agency and A-Z Index of U.S. Government Departments and Agencies, <http://www.usa.gov/directory/federal/>
- USAJOBS. <https://www.usajobs.gov/>. The Federal Government's official one-stop source for federal jobs and employment information.
- Veteran's Preference Websites, <http://www.dol.gov/elaws/vets/vetpref/choice.htm>, <https://www.usajobs.gov/>; and <http://www.fedshirevets.gov/>

38

## Courses of Action



### **SFL-TAP Centers (Worldwide, Brick & Mortar, and Virtual Center)**

- Follow-on Counseling Appointments
- CRS Courses
- Specialized Seminars: Interview Techniques



### **SFL-TAP Online**

- Job Fairs and Employer Days Calendar
- Resume and Cover Letter Writer Programs (Login to Secure Portal)
- <https://www.sfl-tap.army.mil>



### **USAJOBS**

- Create a Profile
- Federal Application Process
- Explore Opportunities
- <https://www.usajobs.gov/>



39

Thank you for  
your attendance  
and  
your service!

40

## Federal Resume Template

Use the following template to assist with developing your Federal Resume. The template is based upon information requested in the USAJOBS resume builder followed by examples.

### **WORK EXPERIENCE (All fields are required unless otherwise noted)**

Employer Name

Employer Address 1

*Employer Address 2 (Optional)*

Country (e.g. United States)

Postal Code

City/Town

State/Territory/Province (e.g. Kentucky)

Formal Job Title

Start Date (Month)

Start Year (YYYY)

End Date (Month)

End Year (YYYY)

*Salary (Optional)*

*Currency (USD)*

*Salary Rate (Per Year)*

*Average Hours per week*

May we contact your supervisor?

- Yes
- No
- Contact me first

Is this a Federal Civilian position?

- Yes
- No

Duties, Accomplishments, and Related Skills (5000 characters remaining)

Give a short paragraph overview of the department or organization in which you work, and your responsibilities in approximately 4 lines. You should make this document a third person tense and spell everything out the first time such as United States Disciplinary Barracks (USDB) and use acronyms thereafter. Tell the reader how large the organization, customers, value, amount of local, regional, or remote sites of which it may be comprised. Include your knowledge, skills and abilities.

Start with an active verb such as monitored, documented, supervised, etc. Sentences starters - Proficient in...Plan and implemented...comprehensive experience in...Extensive knowledge of...Train and supervised staff in...Planned and conducted...etc. Add statements of your duties listing highest skill level first. Use the "Which resulted in..." technique. Example: Managed complex 750K logistics project completing project 10 weeks early (which resulted in) with a cost savings of 52K.

Duties

- Add statements of your duties listing highest skill level first
- Start with an active verb such as monitored, documented, supervised

Based upon USAJOBS template as of September 14,  
2016

January 2018

Accomplishments or responsibilities

- Add statements of your accomplishments and how you helped the organization
- Accomplishment
- Accomplishment

***\*\*Be very thorough if you are substituting experience for education\*\****

**WORK HISTORY EXAMPLE 1:**

Commanded the Army's only ship maintenance facility. Oversaw the repair, re-build, and storage of 65 watercraft valued in excess of \$155M.

- Led the effort to convince the Army to re-build existing tug-boats for \$2.6M each versus expending over \$11 million each for new. Re-build of all seven boats in the program were completed on-time and under-budget.
- Implemented cost-reduction initiatives that reduced annual operating costs by \$650K.
- Planned and administered a \$17M annual operating budget.
- Managed 220 British civilian employees.
- Implemented a safety program that reduced lost-time injuries by 46% within six months.
- Received highest possible performance rating on both annual efficiency reports. Cited by Major General Chick Broth, Commanding General of the U.S. Army Industrial Operations Command: "Major Leghorn is an aggressive manager and businessman; he saved the Army hundreds of thousands of dollars by identifying and implementing more efficient ways of doing business."

**WORK HISTORY EXAMPLE 2:**

Head of department providing supply, maintenance, and transportation support to an organization of 700 employees in 12 different locations across a 3-state region. Drafted and implemented standard logistics support procedures for the new organization formed as a result of consolidating three smaller units.

- Planned and administered a \$3.5M annual operating budget.
- Cited by Colonel B. Rooster, CEO of the organization: "(Leghorn's)...work evidences the highest levels of creative thought, meticulous planning, attention to detail, and spirited execution; all indicators of outstanding leadership...No doubt my top Major".

**WORK HISTORY EXAMPLE 3:**

Headed maintenance and supply production department. Managed workload and out-put for five different vehicle and equipment repair companies. Managed supply distribution operations for a 100K sq. ft. warehouse with a \$105M inventory.

- Increased production out-put by 25% over the previous year while simultaneously implementing measures that reduced operating costs by \$607K.
- Increased supply warehouse customer satisfaction rates from 79% to 90%. Reduced out-of-stock-item rates from 13% to 6%.
- Received highest possible performance rating on both annual efficiency reports from two Army Colonels.

Based upon USAJOBS template as of September 14, 2016

**WORK HISTORY EXAMPLE 4:**

Provide comprehensive administrative, clerical, and technical support for the Admiral Gooding Center, Command Events Planning Branch of the Naval Sea Systems Command (NAVSEA). Manage and coordinate administrative functions to ensure the smooth and efficient operation of conference facilities and services. Report to the Director of Events Planning.

- Organize and coordinate logistics and provide administrative and technical support for special events, meetings, conferences, and seminars at the center. Maximize use of software applications, including Excel and PowerPoint, to create project correspondence, produce support materials, and record program documentation.
- As Events Assistant, serve as key client interface and on-site technical representative from pre-event planning to post-event follow-up. Use state-of-the-art computer technology (GUI) to hyperlink client information to PowerPoint and other software to create multimedia presentations. Play integral role in planning meetings. Key contact for high-ranking military personnel.
- Assist with basic accounting/finance functions. Track bank card transactions and purchase orders. Review financial reports to ensure accuracy.
- Answer and screen telephone calls; greet and register incoming visitors; and disseminate information to customers, the public, and staff. Conduct facility tours.
- Administer workflow and establish and maintain subject-matter files. Provide secretarial/clerical support. Track and document project status using spreadsheet applications.

**EDUCATION (All fields are required unless otherwise noted)**

School or Program Name

Country (e.g. United States)

Postal Code

City/Town

State/Territory/Province (e.g. Kentucky)

Degree/Level Attained

- Some High School Coursework
- High School or equivalent
- Technical or Occupational Certificate
- Associate's Degree
- Some College Coursework
- Completed Bachelor's Degree
- Master's Degree
- Doctorate Professional

*Completion date (Optional)*

*Month and Year*

*Major (Optional)*

*Minor (Optional)*

*GPA (Optional)*

*of GPA Max. (Optional) (e.g. 4.0)*

*Total Credits Earned (Optional)*

*System for Awarded Credits (Optional)*

- *Semester Hours*
- *Quarter Hours*
- *Continuing Education Units*

*Honors (Optional)*

- *Cum Laude*
- *Magna Cum Laude*
- *Summa Cum Laude*

Relevant Coursework, Licensures, and Certifications (Optional)  
(2000 characters remaining)

**EDUCATION EXAMPLE 1:**

Arizona State University  
United States  
85287  
Tempe  
Arizona  
Completed Bachelor's Degree  
May 2010

Major: Economics  
GPA: 3.7 out of 4.0  
66 semester hours  
Magna Cum Laude:

Completed (1) 15 hours of lower-division honors credit, (2) 15 hours of upper-division honors credit, and (3) an HONORS THESIS that discussed the costs and benefits of using low labor standards to achieve ECONOMIC DEVELOPMENT goals.

**EDUCATION EXAMPLE 2:**

Washington State University  
United States

Seattle  
Washington  
Some College Coursework  
Current date

Major: Accounting  
GPA 3.5 out of 4.0  
9 semester hours

Completed 9 hours of basic Accounting: Introduction to Accounting and Taxes (3 1-hour courses), Business Analytics (2 hours) and lab (1 hour), and Business Ethics (3 hours).

**REFERENCES (All fields are required unless otherwise noted)**

Name

*Employer (Optional)*

*Title (Optional)*

Phone

Email

Reference Type

- Professional
- Personal

**EXAMPLE 1:**

Mark Antony  
U.S. Army  
Sergeant First Class  
222.555.8888  
m.antony@mail.mil  
Reference Type: Professional

**JOB RELATED TRAINING (Use this section for Military Training)**

List the titles and completion dates of training courses that are relevant to the position you are seeking.

**MILITARY TRAINING**

**EXAMPLE 1:**

Advanced Noncommissioned Officers Course – 42A, US Army, Fort Jackson, S.C. (2004) 360 hours  
Advanced Noncommissioned Officers Course, - 42A, Phase 1, US Army, Fort Jackson, S.C. (2004), 80 hours  
USAR Unit Administration Basic Course, US Army, Fort McCoy, WI (2003), 80 hours  
Unit Pay Administration Course, US Army, Fort McCoy, WI (1993), 40 hours  
Basic Computer Class – Course, US Army, Fort McCoy, WI (1993), 40 hours  
Personnel Administrative Specialist Course, US Army, Fort Benjamin Harrison, IN, (1992), 305 hours  
Annual Training – Ethics, Sexual Harassment Prevention, Drug and Alcohol Abuse Awareness, First Aid

**EXAMPLE 2:**

- Warrant Officer Senior Staff Course, US Army, Fort Rucker, AL, (07/20/2007), 80 hrs. Course designed to make CW4s ready for the CW5 position.
- Antiterrorism Advisor Course, US Army, Fort McClellan, AL, (08/25/2006), 32 hrs. Course designed to qualify as a Force Protection level II officer.
- Intelligence in Combating Terrorism, US Army, Fort Huachuca, AZ (03/31/06), 80 hrs. Course designed to look at terrorism from the terrorist eyes.
- Antiterrorism Level 1 and Level II Awareness, US Army, Fort McClellan, AL, (07/22/05), 40 hrs. Completion of Level II authorized graduates to teach Level 1.
- Unit Safety Management, US Army, Little Rock, AR, (04/21/04), 40 hrs. Provided a understanding on the safety program of the Department of Army
- Transportation of Hazardous Materials, US Army, Little Rock, AR, (02/25/00), 40 hrs. Basic controls for the transportation of hazardous materials
- Chemical, Waste, HAZWOPER Awareness, US Army, Greenville, KY, (07/04/00), 16 hrs. Follow up to the Transportation of Hazardous Materials Course.
- Personnel Officer, US Army, Fort McCoy, WI, (04/14/1995), 80 hrs. Course designed to education officer personnel on all aspects of personnel actions.

## LANGUAGE SKILL

Language (Required)

Please select a language to add.

Spoken

- None
- Novice
- Intermediate
- Advanced

Written

- None
- Novice
- Intermediate
- Advanced

Read

- None
- Novice
- Intermediate
- Advanced

### EXAMPLE 1:

German

Spoken - Novice

Written - Intermediate

Read - Intermediate

### EXAMPLE 2:

Russian

Spoken - Advanced

Written - Intermediate

Read - Intermediate

## ORGANIZATION/AFFILIATION

Organization Name (Required)

Affiliation / Role Required

### EXAMPLE 1:

American Bar Association of the City of New York, New York State Bar Association, Judges and Lawyers

Treasurer

### EXAMPLE 2:

Bars of New York, New Jersey, and U.S. District Court of New Jersey

Member

### PROFESSIONAL PUBLICATIONS

Enter any professional publications in the space provided.

#### PUBLICATION EXAMPLE 1:

Doe, Mary. (YYYY). *How To Put Sails on Covered Wagons*. New York: Any Publisher.  
Use a MLA or other standard format.

#### PRESENTATION EXAMPLE 1:

*"Will Oxen Remain the Prime Mover of Ox Carts?"* Presented to the National Association of Cow Dealers, Any Town, USA, MM, YYYY.

### ADDITIONAL INFORMATION

Enter job-related honors, awards, leadership activities, skills (such as computer software proficiency or typing speed) or any other information requested by a specific job announcement.

### COMMUNITY/VOLUNTEER ACTIVITIES

#### EXAMPLE 1:

Volunteer: National Down Syndrome Society, Multiple Sclerosis Society, G-d's Love We Deliver, United Jewish Appeal, Leukemia Society, NYC 2012 Olympic Bid Committee, Everybody Wins (Power Lunch) reading partnership program for children (2012)

Fundraising for Susan G. Komen Foundation, Multiple Sclerosis Society, Leukemia Society

### AWARDS AND DECORATIONS

#### EXAMPLE 1:

Army Meritorious Service Medal – 1 award (04/03/2003)

For outstanding meritorious service from 1 December 1998 to 30 April 2003, while serving as a Post Board Operations Assistant Noncommissioned Officer in Charge, Reserve Component (RC) Promotion Branch, Management Support Division.

Award reads: From the Adjutant General Directorate; "For your unrelenting dedicated. Leadership and commitment to excellence contributed immeasurably to the improvement of enlisted (RC) promotions. You instituted practices that ensured soldiers in the field received their promotion orders 30 days in advance that fostered a higher level of morale and unit readiness. Your outstanding performance of duty reflects great credit on; you, the United States Total Army Personnel Command, and the United States Army" .Permanent order #147-1, HQS, PERSCOM, Alexandria, VA.

Army Commendation Medal – 4 awards

Army Achievement Medal – 3 awards

Army Good Conduct Medal – 5 awards

Army Armed Forces Reserve Medal – 2 awards

Army – National Defense Service Medal – 2 awards

Army Reserve Component Achievement Medal – 2 awards

Global War on Terrorism Ribbon – 1 award

Army Overseas Training Ribbon – 1 award

Army Service Ribbon – 1 award

Army Noncommissioned Officer Development Ribbon – 3 awards

Certificate of Achievement – Operation Desert Storm, 18th Airborne Corps

**EXAMPLE 2:**

Award - Meritorious Service Medal - 1 award  
Award - Army Commendation Medal - 2 awards  
Award - Army Achievement Medal - 4 awards  
Award - Army Good Conduct Medal - 6 awards

**SECURITY CLEARANCE**

**EXAMPLE 1:**

PSI: Secret  
PSI Invest: 20120509  
PSI Complete: 20120509  
Department of Defense Common Access Card (CAC) - Fort Knox, KY, updated 2016  
Department of Defense National Agency Check (NAC) - Fort Bragg, NC 2002

**EXAMPLE 2:**

Status: Top Secret - SCI 03/26/2015  
PSI Investigation Initiated: 05/31/2010  
PSI Investigation Completed 03/26/2013 (Updated)

## RESOURCES

Army / American Council On Education Registry Transcript System -Joint Services Transcript (JST),  
<https://jst.doded.mil/smart/>

DD Form 2586, Verification of Military Experience and Training (VMET),  
<https://www.dmdc.osd.mil/tgps/>

FedsHireVets, <http://www.fedshirevets.gov/>

Fully Automated System for Classification (FASCLASS),  
<https://acpol2.army.mil/fasclass/inbox/default.asp>. Search Position Descriptions

Office of Personnel Management (OPM), <http://www.opm.gov/>

Standard Form (SF)-15, A fillable SF-15 can be found at  
[http://www.opm.gov/Forms/pdf\\_fill/SF15.pdf](http://www.opm.gov/Forms/pdf_fill/SF15.pdf)

Social Security Administration (for all your paid work history, dates and salaries)  
[www.socialsecurity.gov/online/ssa-7050.pdf](http://www.socialsecurity.gov/online/ssa-7050.pdf)

USA.gov. Find government Information by topic and agency and A-Z Index of U.S. Government  
Departments and Agencies, <http://www.usa.gov/directory/federal/>

USAJOBS. <https://www.usajobs.gov/>. The Federal Government's official one-stop source for federal  
jobs and employment information.

### Veteran's Preference Websites:

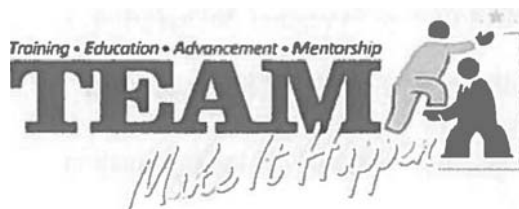
- ✓ <http://www.dol.gov/elaws/vets/vetpref/choice.htm>
- ✓ <https://www.usajobs.gov/>
- ✓ <http://www.fedshirevets.gov/>

# RESUME CRITIQUE WORKSHEET\*

Use the form below to evaluate how well your resume represents your skills and abilities to a potential employer. Ask a colleague or friend to look at it as well. Does it make an employer want to find out more? If not, now is the time to correct it and make improvements.

CRITIQUE QUESTIONS	Y	N	COMMENTS/CORRECTIONS
<b>APPEARANCE SECTION</b>			
Does your resume create a great first impression? Does it make a prospective employer want to interview you?			
Does it have sufficient white space? Does it have good margins?			
Is your information presented in as few pages as possible?			
If it's a physical copy, is your resume on high-quality paper?			
<b>CONTENT AND STYLE SECTION</b>			
Is the information arranged to draw attention to your key skills and competencies?			
Does the writing style clearly and succinctly paint an accurate picture of your unique skills and abilities? The use of electronic keyword searches by employers makes it crucial to include competencies, key technical, popular skill, and experience words for your preferred occupation.			
Are all verb tenses consistent? Use present tense verb phrases for jobs you currently hold and past tense for former jobs.			
Do the statements begin with strong active phrases that reflect the qualities of a person who takes action?			

Do the statements on your resume quantify and qualify your experiences by communicating “how many” and “how much” as you describe your experiences?			
Have you eliminated irrelevant information? Could you shorten your resume and still tell your story?			
<b>EXPERIENCE SECTION</b>			
Have you translated your military experience into civilian language?			
Do you have an objective that is one sentence or a brief paragraph which clearly and concisely states your goal and briefly describes the particular position you are considering for employment?			
Did you have a skills summary which highlights key accomplishments?			
Is your work experience listed in reverse chronological order or most recent employment first?			
Are your listed volunteer activities applicable to the position you seek?			
Are your special achievements while on the job stressed more than your job requirements and duties?			
Do you clearly demonstrate your qualifications and strengths in a distinct manner and showcase your unique attributes?			
Do you highlight your ability to problem solve in a clear way that demonstrates your competence and “sells” your skills to the potential employer?			
Did you record all time frames and make sure that any gaps are covered? If not, are you prepared to explain why in your cover letter?			



## *Tools for a Successful Resume*

**Purpose:** This document is to serve as a tool to help you with preparing your resume. You should use this tool as a resource only, and conduct your own research to create best resume to communicate your education, competencies, knowledge, skills, abilities and work experience. Federal jobs often require that you have experience in a particular type of work for a certain period of time. Your federal resume should be more detailed than a civilian sector resume. It is not unusual for your federal resume to have more than two pages in length. Most federal resumes are about five or more pages in length. You must show how your skills and experiences ***meet the qualifications and requirements listed in the job announcement*** to be considered for the job (USAJOBS Help Center).

### **Heading**

- ✓ Heading (name; phone number, mailing address, e-mail address - associated with actual name; current).

### **Veterans Preference**

- ✓ If you are a Veteran who served on active duty in the U.S. Armed Forces and separated under honorable conditions, you may be eligible for veterans' preference, as well as other veteran specific hiring options.

### **Objectives/Summary/Career Synopsis**

- ✓ Highlight your qualifications or credentials in 10 to 15 seconds; what is your two-minute elevator pitch?

### **Accomplishments/Significant Achievements**

- ✓ Think of measured/objective-based accomplishments using quantifiable information.
- ✓ Use information from your last 5 to 10 Appraisals/Evaluation Reports or Letters of Recommendations.
- ✓ Civilian/Military Record Briefs (Use citations from awards and decorations).

### **Work Experience/Employment History/Duties**

- ✓ Tailor the content of your resume to the different types of jobs that you have held (Does these past or current skills or experience align with the announcement?)
- ✓ Consider using reverse-chronological order (current-to-past) with most recent at the top.
- ✓ Be concise, and focus on your previous skills and experience related to the job announcement.
- ✓ Duty Titles and level of experience (recognizable or comparable Principal Duty Title).
- ✓ Start and end dates (including the month and year - i.e., 12/2014 to 12/2016 or 12/2014 to Present).
- ✓ The number of hours you worked per week.
- ✓ Don't forget to list any volunteer experience work with other non-government organizations, community organizations or volunteer groups.
- ✓ Supervisor (First Name, MI, Last) - do you have current information, permission or want to use this person as your reference?
- ✓ Experienced workers may choose to list only jobs held in the last 10 years.

### **Education/Training/Professional Development**

- ✓ Only list degrees from accredited schools or programs that meet the *Office of Personnel Management's standards*.
- ✓ Civilian/Military Record Briefs (Civilian Education, ATRRS, Skillport, CHRTAS, MyBiz Transcript and Joint Service Transcript (DoD military personnel -ACE Transcript).
- ✓ If you wish to substitute education for experience to qualify for a job, you must include the information about coursework in your resume.

### **Certification/Specialized Training**

- ✓ Accredited, and where you have paid to sit for an exam that traditional requires recertification or requirement to maintain certification status (SPHR/PHR; SHRM-CP/SHRM-SCP; Security +; C+++; CPA, Financial Management, etc.).
- ✓ Specialized training received that supplements your college or trade school experience.

### **Affiliations/Non-profit**

- ✓ List any professional associations, societies, clubs or other organizations you are affiliated with.
- ✓ Highlight any leadership role and volunteer experience you may have had, to the extent that it relates to the job description.

### **Professional publications**

- ✓ Include any publications you have contributed to, along with the publication name and date

### **Additional Information**

- ✓ You can include any other relevant pieces of your resume in this section: additional skills, leadership activities, public speaking engagements, or other items that may not fit in a section above.
- ✓ You may choose to list your availability.
- ✓ Types of systems or automation used; additional duties, workgroups, task forces and special duties; willing to travel.

### **Recommendations/Tips**

- ✓ Focus on the duties, qualifications and requirements sections from the job announcement, and include the keywords and phrases in your tailored resume (Note: the questionnaire for the job is a great source to use, but don't just cut and paste the information into your resume).
- ✓ Create your resume offline from USAJOBS, so you don't lose your work, and you can modify or change later with simple editing such as "cutting and pasting."
- ✓ Avoid jargon and acronyms (when used; spell out first - i.e., Human Resources Command (HRC).
- ✓ Check grammar and spelling; have someone else, with a good eye for detail, review your resume.
- ✓ Review and update your resume monthly or quarterly to reflect current experiences and achievements.
- ✓ Create a folder for your supporting documents (previous appraisals/evaluations, SF- 50, DD2 14, VA Letter, college transcripts, certificates, and licenses).
- ✓ Create and maintain a list of previous employers' and references' (professional and personal) contact information (phone, e-mail, LinkedIn, mailing address, etc.).
- ✓ Only use the relevant education or experiences that relate to the position.
- ✓ Including your salary in your resume is optional.



# Overview of USAJOBS

Purpose: to provide a general overview on how to use the USAJOBS portal. The focus for this document is to highlight key points for using the portal. Please refer to [www.usajob.gov](http://www.usajob.gov) for additional details. This resource will help you navigate the portal and better understand the content listed within the portal.

## **Home Screen**

- ✓ This screen lists the total number of applications (active and archive), the total number of saved jobs, and the total number of saved searches.
- ✓ You may verify the status (referred, reviewed, received, unavailable, canceled or not referred) of your applications and the last status update.
- ✓ The notification feature is on this page (receive emails when an application closes or the status of the application changes).
- ✓ You may sort or filter application data.
- ✓ You may export applications into a MS Excel spreadsheet.

## **Documents**

- ✓ Resume (you are allowed to upload five (5) resumes).
- ✓ Other documents (DD-214, SF-15, SF-50, OF-306, Transcripts).

## **Additional Application Information**

- ✓ Access the full job announcement.
- ✓ Archive link.
- ✓ Help link.

## **Link to USA Staffing Application Manager**

- ✓ Details about your application package.
- ✓ Change answers to assessment.
- ✓ Update biographic information.
- ✓ View/Print your answers from the assessment (helpful for job interview).

## **Details/Checklist**

- ✓ Check status of Assessment Questionnaire
- ✓ Required Documents versus Optional Documents (Required -Assessment Questionnaire; Consult the job announcement for more details).
- ✓ *Types of documents:* Resume, SF-15, DD-214, Other Veterans Document, Transcript, SF-50, Cover Letter and other documents (Note: Check date and for the correct document).
- ✓ You may list your documents here (*Protect your PII*)
- ✓ Verify status of document (processed or not processed)

## **Messages**

- ✓ Disposition Letter (Audit Code, Code Definition and Code Explanation).
- ✓ Acknowledgement Letter - this is to acknowledge the receipt of the application package that you submitted for the job announcement shown above. It is important to note that a complete application package consists of the Questionnaire and applicable documents as indicated in the announcement.

## **Application Processing Status**

- ✓ Displays your Application Manager Questionnaire Answers as provided for the Vacancy Identification Number.

## **Three Category Ratings for Applicants**

The three categories of qualified candidates in Category Rating are *Best Qualified*, *Highly Qualified*, and *Qualified*. Each category is broadly defined as:

- ✓ *Best Qualified*: highly proficient with an overall comprehensive level of knowledge; skills, and abilities of the job based on a complete review of experience, education, and training, as described in an applicant's responses to vacancy announcement questions, narrative essays, and resume.
- ✓ *Highly Qualified*: competent in the position with an overall accomplished level of knowledge, skills and abilities of the job based on a complete review of experience, education, and training, as describe in an applicant's responses to vacancy announcement questions, narrative essay's and resume.
- ✓ *Qualified*: an overall basic level of knowledge, skills, and abilities of the job based on a completed review of experience, education, and training, as described in an applicant's responses to vacancy announcement questions, narrative essays, and resume.

## **SF-15.VA Letter, Proof of Service Letter, and Campaign Medals**

- ✓ All Veterans who served on active duty in the U.S. Armed Forces and separated under honorable conditions may be eligible for Veterans' preference, as well as other veteran specific hiring options.
- ✓ Pending that you are eligible, as a Veteran, you may claim the 5-point as a non-disabled Veteran until you have your official VA letter.
- ✓ The DD-214 "Certificate of Release or Discharge from Active Duty."
- ✓ A Proof of Service Letter can substitute for your DD 214.
- ✓ The SF-15 "Application for 10-point Veterans' Preference" is used by Federal agencies and OPM examining offices to adjudicate individuals' claims for veterans' preference.

## **Expert Ranking**

- ✓ For each response of "E", you must provide information that indicates what position(s) on your resume supports this response (include title, organization & date). If you fail to include this information, your application will be considered incomplete and you will be removed from consideration for this position.
- ✓ You should on use this ranking/rating when you are an expert in performing the task listed.

## **Recommendations/Tips for Success**

- ✓ Build your resume or its content outside of the USA Jobs portal
- ✓ Pre-load your documents (Make sure you have the current and correct copies)
- ✓ Keep copies of all documents you uploaded; they are deleted from the system after three (3) years of the closing date of the announcement.
- ✓ Create a "cheat sheet" for this data -your previous positions held may apply for the same question or to follow-on questions (For example: 4E- Protégé, U.S. Army Hooah Battalion, 04/2016 to 07/2017; 6E- Protégé, U.S. Army Road March Battalion, 08/2017 to 07/2018; or 4E thru SE - Protégé, U.S. Army Hooah Battalion, 04/2016 to 07/2017; Protégé, U .S. Army Road March Battalion, 08/2017 to 07/2018).



# Department of Defense INSTRUCTION

NUMBER 1402.01  
September 9, 2007

---

---

USD(P&R)

SUBJECT: Employment of Retired Members of the Armed Forces

- References:
- (a) DoD Directive 1402.1, subject as above, January 21, 1982 (hereby canceled)
  - (b) Acting Deputy Secretary of Defense Memorandum, "DoD Directives Review - Phase II," July 13, 2005
  - (c) DoD Directive 5124.02, "Under Secretary of Defense for Personnel and Readiness (USD(P&R))," October 17, 2006
  - (d) Sections 3326 and 5305 of title 5, United States Code
  - (e) through (f), see Enclosure 1

## 1. REISSUANCE AND PURPOSE

This Instruction:

- 1.1. Reissues Reference (a) as a DoD Instruction in accordance with the guidance in Reference (b) and the authority in Reference (c).
- 1.2. Establishes policy and procedures in accordance with Reference (d) for the employment of retired members of the Armed Forces during the 180-day period following retirement from active duty.

## 2. APPLICABILITY

This Instruction applies to the Office of the Secretary of Defense, the Military Departments, the Chairman of the Joint Chiefs of Staff, the Joint Staff, the Combatant Commands, the Office of the Inspector General of the Department of Defense, the Defense Agencies, the DoD Field Activities, and all other organizational entities in the Department of the Defense (hereafter referred to collectively as the "DoD Components").

## 3. DEFINITIONS

- 3.1. Armed Forces. For the purposes of this Instruction, the U.S. Army, Navy, Air Force, Marine Corps, and the Coast Guard.

3.2. Positions. All appropriated fund civilian positions in the competitive and excepted service, as well as nonappropriated fund and Senior Executive Service (SES), Senior Level (SL), and Scientific and Professional (ST) positions (including permanent, temporary, term, part-time, flexible, and intermittent positions), regardless of whether the incumbents of the positions are compensated or uncompensated.

3.3. Retired Member of the Armed Forces. A member or former member of the Armed Forces who is entitled to retired, retirement, or retainer pay.

#### 4. POLICY

It is DoD policy that:

4.1. Retired members of the Armed Forces have a right to seek and be considered for Federal civilian employment. Such consideration shall be extended equitably and in compliance with merit system principles, which require that selection and advancement be determined solely on the basis of relative ability, knowledge, and skills after fair and open competition, ensuring that all applicants receive equal opportunity.

4.2. Full consideration shall be given to eligible and qualified DoD career and career-conditional employees when appointing a retired member of the Armed Forces within 180 days of retirement, in accordance with section 3326(c)(1) of Reference (d).

4.3. Vacancy announcements shall be publicized to give interested candidates an opportunity to apply, and shall describe the minimum qualification requirements necessary to perform satisfactorily on the job.

4.4. The initiation of a recruitment action shall not be delayed nor shall a vacancy announcement be held open for the sole purpose of providing a retiring member of the Armed Forces a preferential opportunity to apply for or be appointed to a position.

4.5. If a position was last occupied by a military member, a change to civilian incumbency must meet the requirements of DoD Directive 1100.4 (Reference (e)).

4.6. Appointments or transfers of retired members of the Armed Forces to positions in any DoD Component during the 180 days immediately following retirement may be made only when one of these conditions is met:

4.6.1. The appointment is to a position for which the minimum rate of basic compensation has been increased in accordance with section 5305 of Reference (d);

4.6.2. A state of national emergency exists; or

4.6.3. The proposed appointment is approved by the official to whom authority has been delegated in accordance with paragraph 5.1., and the appointment is to a position for which:

4.6.3.1. Candidates are not available for consideration through the DoD Priority Placement Program, the Reemployment Priority List, and the Interagency Career Transition Assistance Plan for Displaced Employees, as described in part 330 of title 5, Code of Federal Regulations (Reference (f)); and

4.6.3.2. More highly qualified personnel are not available among the employees being considered.

4.7. Each appointment of a retired member of the Armed Forces during the 180-day period following retirement from active duty must comply with the spirit and intent of the law and this Instruction. Appointments made pursuant to section 3326(b)(1) of Reference (d) must be fully documented unless the criteria in subparagraphs 4.6.1. or 4.6.2. apply. Documentation shall include the information outlined at Enclosure 2, at a minimum, and shall be retained for 2 years from the date of appointment.

## 5. DELEGATIONS OF AUTHORITY

In accordance with paragraph 6.2. of Reference (c), the Heads of the DoD Components with independent appointing authority for themselves and their serviced organizations are hereby delegated the authority to approve the appointment of a retired member of the Armed Forces to a position in the Federal service in the Department of Defense during the 180 days after retirement when required under section 3326(b)(1) of Reference (d). This authority may be further redelegated as follows, ensuring accountability measures are in place for its use:

5.1. For SES, SL, and ST positions, the authority may be redelegated to individuals with selection authority for these positions.

5.2. For positions at GS-14 and above (or equivalent) and all positions in National Security Personnel System (NSPS) pay band 3 and above in all career groups (excluding all Technician and Support and Student Educational Employment pay schedules), the authority may be redelegated in the following manner:

5.2.1. For the Military Departments, no lower than the Major Command or Field Operating Agency level.

5.2.2. For the Defense Agencies and Defense Field Activities with independent appointing authority for themselves and their serviced organizations, no lower than the Deputy Director level.

5.3. For positions below GS-14 (or equivalent), NSPS positions not covered by paragraph 5.2., all wage schedule positions, all positions paid from nonappropriated funds, and all positions

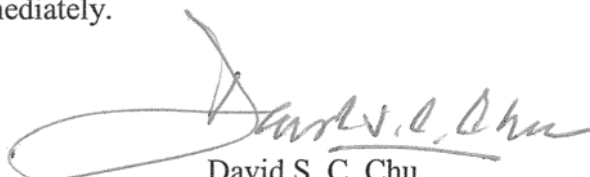
filled by direct hire authority (i.e., under parts 337 or 9901.511(c) of Reference (f)), the authority may be redelegated as appropriate to meet operational and organizational needs.

## 6. RESPONSIBILITIES

The Heads of the DoD Components shall ensure that the policy and guidance in this Instruction are followed.

## 7. EFFECTIVE DATE

This Instruction is effective immediately.



David S. C. Chu  
Under Secretary of Defense  
for Personnel and Readiness

### Enclosures – 2

- E1. References, continued
- E2. Documentation for Appointments of Retired Members of the Armed Forces Within 180 Days After Retirement when Required under Section 3326(b)(1) of Title 5, United States Code

E1. ENCLOSURE 1

REFERENCES, continued

- (e) DoD Directive 1100.4, "Guidance for Manpower Management," February 12, 2005
- (f) Parts 330, 337, and 9901.511(c) of title 5, Code of Federal Regulations

ENCLOSURE 1

E2. ENCLOSURE 2

DOCUMENTATION FOR APPOINTMENTS OF RETIRED MEMBERS OF THE ARMED FORCES WITHIN 180 DAYS AFTER RETIREMENT WHEN REQUIRED UNDER SECTION 3326(B)(1) OF TITLE 5, UNITED STATES CODE

E2.1. INFORMATION ABOUT THE PROPOSED APPOINTEE

E2.1.1. The effective date (YYMMDD) of retirement from the Armed Forces.

E2.1.2. The rank at the time of retirement.

E2.1.3. The pay grade and Armed Force at the time of retirement.

E2.1.4. The application or resume submitted to apply for the position.

E2.2. INFORMATION ABOUT THE POSITION

E2.2.1. The date (YYMMDD) the position was established.

E2.2.2. The date (YYMMDD) the position was last occupied.

E2.2.3. Whether the position was converted from military to civilian status.

E2.2.4. The date (YYMMDD) of conversion (if converted).

E2.2.5. The reason for conversion.

E2.2.6. Whether the proposed appointee was the last military occupant.

E2.2.7. A current position description.

E2.2.8. Whether the position is permanent, term, or temporary.

E2.2.9. The qualification requirements and any selective placement factors used to qualify applicants for the position.

E2.2.10. A statement that efforts to fill the position have been continuous since it became vacant and, if not, the reasons for the delay in recruitment.

ENCLOSURE 2

E2.3. INFORMATION ABOUT CONSIDERATION OF CAREER AND CAREER-  
CONDITIONAL EMPLOYEES

E2.3.1. A copy of all notices used to publicize the vacancy to interested career and career-conditional employees.

E2.3.2. Documentation on how the proposed appointee is better qualified than all other applicants given consideration.

E2.4. INFORMATION FOR APPOINTMENTS FROM A COMPETITIVE EXAMINING  
CERTIFICATE OF ELIGIBLES

E2.4.1. A copy of the certificate of eligibles on which the proposed appointee's name appears, the announcement number under which the proposed appointee filed if it is not included on the certificate itself, and the announcement notification to the Office of Personnel Management.

E2.4.2. A copy of the Standard Form 39, "Request for Referral of Eligibles," or equivalent form, including any selective factors and name requests, if applicable. This information is located in the announcement case file.

E2.4.3. A statement as to how the proposed appointee is better qualified than any individual with a higher rating on the certificate.

E2.5. INFORMATION FOR APPOINTMENTS USING AUTHORITIES OTHER THAN  
COMPETITIVE EXAMINING OR MERIT PROMOTION

E2.5.1. The authority that will be used to appoint the retired military member.

E2.5.2. A copy of all notices, if any, publicizing the vacancy.

ENCLOSURE 2



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Dress for Success

# Dress for Success

Updated: January 2018

## SFL-TAP Dress for Success

### Objectives:

- Determine apparel that is appropriate for the civilian workforce
- Identify characteristics of the business suit and business casual attire



## SFL-TAP Dress for Success



3

## SFL-TAP Dress for Success

By the end of this course you will be able to:

- Select clothing that is appropriate for the civilian workforce
- Identify characteristics of the business suit and business casual attire



4

## SFL-TAP Dress for Success



### Selecting Appropriate Clothing

Determining what is appropriate and what is inappropriate clothing for interviews, meeting Clients, or On-the-Job when you are a civilian is not as easy or simple as it seems.

You will either trade one uniform for another; or you will face daily decisions on what, or what not to wear.

5

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing

When selecting clothing for an interview you need to pay attention to all the details....



6

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing



7

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing

- Details do matter. They all come together to create a complete “pulled-together” look.
- Your posture can reflect your level of formality as well.
- If you are too relaxed or informal, you won’t give the impression that you are taking the job seriously.



8

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing

- What does this woman's posture and appearance tell you about how she might be as an employee?
- If you were an employer interested in hiring someone who could make a positive contribution to your company, would you hire her?



9

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing



10

## SFL-TAP Dress for Success

### Selecting Appropriate Clothing

- Your anxiety about a job can sometimes come out in your posture.
- Remember that you have a lot to offer an employer.
- Stand TALL and present yourself with confidence.



11

## SFL-TAP Dress for Success

### First Impressions

- Can make or break you
- Are an interviewer's first judgement of you
- Promote a professional, confident, and self-assured image



12

## SFL-TAP Dress for Success



### First Impressions:

- What could be the problem(s) with this candidate's look? She is interviewing for a teaching position.

13

## SFL-TAP Dress for Success



### First Impressions:

- What could be the problem(s) with this candidate's look? She is interviewing for a teaching position.

### Answer:

This candidate is wearing too much eye make-up, has an unnatural hair color, and facial piercing, and is wearing sloppy, or trendy clothes.

14

## SFL-TAP Dress for Success



First Impressions:

- What could be the problem with this candidate's look?

15

## SFL-TAP Dress for Success



First Impressions:

- What could be the problem with this candidate's look?

Answer:

- He looks friendly and easy-going, but not professional.
- Even for most non-professional jobs, this look is too casual.

16

## SFL-TAP Dress for Success



### First Impressions:

What could be the problems with this candidates look?

17

## SFL-TAP Dress for Success



### First Impressions:

What could be the problems with this candidates look?

### Answer:

- Well-groomed?
- Check!
- Her clothes are professional; but her posture and expression are off-putting.

18

## SFL-TAP Dress for Success



First Impressions:

- What could be the problems with this candidate's look?

19

## SFL-TAP Dress for Success



First Impressions:

- What could be the problems with this candidate's look?

Answer:

He has a nice, open, approachable look, but his is too casual for a job interview. Even your nicest jeans will be too casual for an interview.

20

## SFL-TAP Dress for Success



### First Impressions:

- Look at the difference with the candidate on the right.
- What impresses you about him?

21

## SFL-TAP Dress for Success



### First Impressions:

- Look at the difference with the candidate on the right.
- What impresses you about him?
- Answer:  
Some things that set him apart are:
  - Trimmed haircut
  - Warm smile
  - Clean-shaven
  - Business Suit
  - Firm handshake

22

## SFL-TAP Dress for Success



*"Clothes make the man. Naked people have little or no influence on society."*

Mark Twain (1835-1910)

23

## SFL-TAP Dress for Success



### The Standard Business Suit

—For Men

- Suit jacket and slacks in dark solids or pinstripes
- Collared shirts in white, off-white, blue, black or pastels
- Leather belt
- Conservative leather shoes and dark socks
- Limited jewelry—just a watch and wedding ring (if you're married)
- Portfolio or briefcase

24

## SFL-TAP Dress for Success



### The Standard Business Suit-For Women

- Suit jacket and slacks or skirt (No shorter than just above the knee)
- Blouse in solid color or conservative print
- Simple, understated jewelry
- Stocking or dark socks (with Slacks)
- Leather shoes-flats or closed toe pumps

25

## SFL-TAP Dress for Success

### • **True or False Statement:**

- To have the right suit, I need to pay a lot of money
- to have it tailored.

A. True

B. False

26

## SFL-TAP Dress for Success

- **True or False Statement:**

- To have the right suit, I need to pay a lot of money
- to have it tailored.

A. True

B. False

- **Answer:**

- The answer is B. False. Many “Off-the-Rack” suits will fit you just fine with little to no tailoring. And if tailoring is required, the cost can be minimal.

27

## SFL-TAP Dress for Success

### Grooming



28

## SFL-TAP Dress for Success



- **Grooming – Men**

- Conservative hair cut
- Natural, neat
- hairstyle
- Clean-shaven face (or neatly- trimmed beard)
- Neatly-trimmed, clean nails
- No cologne
- Clean, fresh breath

29

## SFL-TAP Dress for Success



- **Grooming – Women**

- Natural or natural-looking hair color
- Neat, professional hairstyle
- Light make-up
- Short, neat nails-neutral
  - or no color
- Light or no perfume
- Clean, fresh breath

30

## SFL-TAP Dress for Success

### What not to do



31

## SFL-TAP Dress for Success

### Before the Interview:

- Make sure you have appropriate interview attire and everything fits correctly.
- Get your clothes ready the night before, so you don't have to spend time getting them ready on the day of the interview.
- Polish your shoes
- Map out your drive to the interview location
- Gather copies of all the documents you will need for the interview



32

## SFL-TAP Dress for Success

### Documents for the Interview

- Identification (Driver's License, Passport)
- Copy of current resume for each Interviewer
- List of references with their contact information
- Performance appraisals
- Notepad for your questions
- Copy of the position or job posting
- Relevant licenses or certifications



33

## SFL-TAP Dress for Success



### Day of the Interview

- Cover tattoos
- Remove body piercing jewelry
- Allow enough time to arrive at interview location at least 10 minutes before scheduled interview
- Turn-off your cell phone
- Bring a breath mint and use it before you enter the building
- Plan for weather

34

## SFL-TAP Dress for Success



### Day of the Interview:

- Keep a plain umbrella in your car, just in case
- If necessary, wear a conservative rain coat (No slickers in neon colors)
- Avoid military overcoats or parkas that were military issued
- If snow boots are needed, take dress shoes to change into for the interview

35

## SFL-TAP Dress for Success

### Dressing by Industry

Industries where the suit may not work:

- Technology
- Finance
- Government
- Human Resources
- Automotive
- Sales
- Hospitality
- Trades



36

## SFL-TAP Dress for Success

### Technology

#### Dressing for the Interview by Industry

-by Peter Vogt, *Monster Senior Contributing Writer Monster.com*

"If you're applying for a technical position, you won't need a suit," says Carole Martin, a former Monster contributor and author of *Boost Your Interview IQ*. "A collared shirt and khakis or slacks would work. Same goes for women-sweater or blouse and slacks or a skirt." But upgrade your attire if you're interviewing for a higher-level job. "You dress in the best clothes you have," says David Perry, Managing Director for Ottawa, Canada-based high tech recruiting firm Perry-Martel International and author of *Career Guide for the High-Tech Professional*. "No exceptions."

37

## SFL-TAP Dress for Success

### Finance

#### Dressing for the Interview by Industry

-by Peter Vogt, *Monster Senior Contributing Writer Monster.com*

If you're interviewing for a finance job, remember that "nothing is more precise and exact than managing money," says Pamela Holland, Chief Operating Officer for Brody Communications in Jenkintown, Pennsylvania, and coauthor of *Help! Was that a Career Limiting Move?* "You cannot afford to have a hair out of place. Full business professional attire is required and expected."

38

## SFL-TAP Dress for Success

### Government

#### Dressing for the Interview by Industry

-by Peter Vogt, *Monster Senior Contributing Writer Monster.com*

At an interview for a Government job, "don't be flashy," Holland says. "This is a time to show you're responsible, trustworthy and honest."

But a bit of color is OK, whether you're a man or a woman, says Kathryn Troutman, author of *Ten Steps to Federal Job*.

"Be conservative with jewelry, makeup and hairstyles," she says. She advises being conservative overall, but adds "the days of all white shirts for men in Government need to end."

39

## SFL-TAP Dress for Success

### Human Resources

#### Dressing for the Interview by Industry

-by Peter Vogt, *Monster Senior Contributing Writer Monster.com*

If you're interviewing for an HR job, "you must look professional and authoritative," Martin says. "You'll need the look that you could handle any crisis and be dependable."

40

## SFL-TAP Dress for Success

### Sales

#### **Dressing for the Interview by Industry**

*-by Peter Vogt, Monster Senior Contributing Writer Monster.com*

Typically, a suit is the uniform for sales interview. After all, stresses Martin, "who would want to buy from a guy in a t-shirt and jeans?"

But you might be able to go with bolder designs and colors, Holland says, "The product or service you're representing will determine how classic versus trendy/fashionable you should be," she explains.

41

## SFL-TAP Dress for Success

### Automotive

#### **Dressing for the Interview by Industry**

*-by Peter Vogt, Monster Senior Contributing Writer Monster.com*

"Here's an exception where a potential employer will understand if you have a little dirt or grease under your nails," says Holland of interviewing for an auto repair job. "You still want to look as neat as possible, but a suit is probably not necessary."

That is, unless you're interviewing at a high-end dealership, says Heidi Nelson, a Personal Counselor for Car People Oregon, a Portland, Oregon, automotive staffing service for new-car dealerships. In that case, Nelson says, "I would dress up a bit more."

42

## SFL-TAP Dress for Success

### Hospitality

#### Dressing for the Interview by Industry

-by Peter Vogt, Monster Senior Contributing Writer Monster.com

Image is particularly critical in the hospitality industry, says Martin. A suit is appropriate for some positions, but not always a must. However, you always need to make a great first impression. "You're representing the company, and you may be the first person seen," she says.

43

## SFL-TAP Dress for Success

### Trades

#### Dressing for the Interview by Industry

-by Peter Vogt, Monster Senior Contributing Writer Monster.com

John Coffey worked as a Factory Production Manager for years before becoming a Career Coach.

His take on appropriate attire for an interview for a trades job: Business Casual.

Of course, one industry's excess is another industry's underdressed. So don't be afraid to ask, because no matter what, "your packaging counts," says Holland.

44

## SFL-TAP Dress for Success

### Dressing by Industry



45

## SFL-TAP Dress for Success

### Dressing by Industry – Dress Code Categories

Business Attire



Business Casual



Contemporary Business Casual

46

## SFL-TAP Dress for Success

### Dressing by Industry – Business Casual

#### Men:

- Khaki, wool, or cotton pants, neatly pressed
- Long-sleeved button-down shirts, polo shirts or knit shirts with a collar
- Sweaters
- Leather shoes and belt
- Tie (Optional)

#### Women

- Khaki, corduroy, twill or cotton pants or skirts, neatly pressed
- Sweaters, twinsets, cardigans, polo/knit shirts



47

## SFL-TAP Dress for Success

### Dressing by Industry – Dress Code DONT'S

Materials	Color/Design	Tops	Trousers	Shoes
<ul style="list-style-type: none"> <li>• Sheer</li> <li>• Spandex</li> <li>• 100% Linen-wrinkles too easy</li> </ul>	<ul style="list-style-type: none"> <li>• Neon or animal print</li> <li>• Metallic, shiny</li> <li>• Gimmicky or outdated</li> <li>• Faded colors</li> <li>• Hawaiian Print</li> </ul>	<ul style="list-style-type: none"> <li>• Halter, strapless, spaghetti straps</li> <li>• T-shirts</li> <li>• Shirts with Logos or advertising</li> <li>• Excessive ruffles</li> <li>• Revealing necklines</li> <li>• Camisole layers</li> </ul>	<ul style="list-style-type: none"> <li>• Jeans with holes, stains, tattered or frayed edges</li> <li>• Leggings</li> <li>• Jogging pants</li> <li>• Workout clothes</li> <li>• Shorts</li> <li>• Sloppy or oversized pants</li> </ul>	<ul style="list-style-type: none"> <li>• Sandals</li> <li>• Bedroom slippers</li> <li>• Clogs</li> <li>• Crocks</li> <li>• Sports shoes</li> <li>• Flip-flops</li> <li>• Trainers</li> <li>• Driving moccasins</li> <li>• Hiking or biker boots</li> </ul>

48

## SFL-TAP Dress for Success

### Dressing by Industry – When in Doubt...



- Ask the Scheduler what the preferred interview attire is
- Default to the suit – dress up, not down

49

## SFL-TAP Dress for Success

### Joan

Joan has the day off by her co-worker, who is onsite with the client, calls and needs a report that she has been working on at home. Joan cannot email a copy of the report; her co-worker does not have a laptop and is using hard copy materials. The co-worker needs two copies of the report. Joan quickly prints the report and dashes off to deliver it.

**Is Joan dressed appropriately to deliver the report to her co-worker?**

- A. Yes
- B. No



50

## SFL-TAP Dress for Success

### Joan

Joan has the day off by her co-worker, who is onsite with the client, calls and needs a report that she has been working on at home. Joan cannot email a copy of the report; her co-worker does not have a laptop and is using hard copy materials. The co-worker needs two copies of the report. Joan quickly prints the report and dashes off to deliver it.

**Is Joan dressed appropriately to deliver the report to her co-worker?**

- A. Yes**
- B. No**

There is no right or wrong answer here.



51

## SFL-TAP Dress for Success

### Ted

Ted works in an office where the Dress Code is very relaxed; many people wear jeans and t-shirts. Ted got an email that an important client would be arriving the next day and that everyone should dress a little nicer.

**What should Ted wear to work?**

- A. Same thing he wears everyday.**
- B. Business Casual**
- C. Business Suit**



52

## SFL-TAP Dress for Success

### Ted

Ted works in an office where the Dress Code is very relaxed; many people wear jeans and t-shirts. Ted got an email that an important client would be arriving the next day and that everyone should dress a little nicer.

#### What should Ted wear to work?

- A. Same thing he wears everyday. Incorrect. Ted has been told to dress nicer than he normally does.
- B. Business Casual
- C. Business Suit



53

## SFL-TAP Dress for Success

### Ted

Ted works in an office where the Dress Code is very relaxed; many people wear jeans and t-shirts. Ted got an email that an important client would be arriving the next day and that everyone should dress a little nicer.

#### What should Ted wear to work?

- A. Same thing he wears everyday.
- B. Business Casual CORRECT! Wearing a pair of khaki pants with a nice polo shirt or long sleeve shirt would be sufficient to dress up Ted's look a little bit.
- C. Business Suit CORRECT! Wearing a pair of khaki pants with a nice polo shirt or long sleeve shirt would be sufficient to dress up Ted's look a little bit.



54

# SFL-TAP Dress for Success

## Course Summary

### Appropriate Apparel for the Workplace

- Grooming
- What not to Bring to an Interview

### Characteristics of:

- Business Attire
- Business Casual
- Smart Casual
- Contemporary Business Casual



55

- SFL-TAP Dress for Success

## Need Help?

**SFL-TAP Virtual Center**

**1.800.325.4715**

**[www.sfl-tap.army.mil/](http://www.sfl-tap.army.mil/)**



56



## Participant Resource List

- SFL-TAP: <https://www.sfl.tap.army.mil/>
- GI Bill Benefits: <http://benefits.va.gov/gibill/> and <https://www.ebenefits.va.gov/ebenefits/homepage>
- Researched Standardized Testing Required and Possible Fees: <https://collegereadiness.collegeboard.org/sat>
- Educational Testing Service: <http://www.ets.org/>
- Official GMAT website: <http://www.mba.com/us>
- Law school Admissions Council: <http://www.lsac.org/>
- Small Business Administration: [www.sba.gov](http://www.sba.gov)
- American Corporate Partners: <http://acp-usa.org/>
- SFL-TAP Call Center: 1800-325-4715 (24/7/365)
- SFL-TAP Web Site: [www.sfl-tap.army.mil](http://www.sfl-tap.army.mil)

# SFL-TAP Glossary of Terms

Term	Definition
401K	A tax-free Retirement Savings Plan offered by employers to entice workers to save for their retirement, often by matching an employee's deductions. It is a defined contribution retirement plan, with annual contributions limited, currently, to \$17,500. Contributions are tax-deferred—deducted from paychecks before taxes, and then taxed when a withdrawal is made from the 401(k) account. Generally, when you reach age 70 ½, you must begin taking annual required minimum distributions. 26 USC § 401(k)
403B	A tax-deferred Retirement Savings Plan that is often referred to as a tax-sheltered annuity or a tax-deferred annuity. It is similar to a 401k, but only certain employees are eligible. These include employees at: public schools, public hospitals, fire & police, non-profits, and churches. Employees can fund their accounts with pre-tax contributions. A 403b may be an annuity contract, a custodial account, or retirement income account. Generally, when you reach age 70 ½, you must begin taking annual required minimum distributions. 26 USC § 403(b).
American Council on Education (ACE)	Higher education association representing the presidents of U.S. accredited, degree-granting institutions, which include two- and four-year colleges, private and public universities, and nonprofit and for-profit entities. ACE collaborates with the U.S. Department of Defense (DoD) to review military training and experiences and recommend appropriate college credit for members of the Armed Forces. ACE's credit recommendations appear in the Military Guide Online and on military transcripts. Credit recommendations for military occupations are based on the skills, competencies, and knowledge gained, as demonstrated through proficiency in a given occupation category, without reference to how much time elapsed during the learning process. <a href="http://www.acenet.edu">http://www.acenet.edu</a>
Annuity	A financial product designed to accept and grow funds from an individual, and then pay out a stream of fixed sum payments to the individual at a later point in time. Annuities are primarily used as a means of securing a steady cash flow for an individual during their retirement years.

<b>Term</b>	<b>Definition</b>
Bureau of Labor Statistics (BLS)	The Bureau of Labor Statistics, a unit of the U.S. department of Labor, is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics. It lists wages by geographic region and occupation and current employment statistics. <a href="http://www.bls.gov">http://www.bls.gov</a>
Business Casual	Popular dress code in professional and white-collar workplaces in Western countries. For men it consists of a dress shirt with or without tie, or polo shirt, and slacks (usually not jeans), and nonathletic shoes.
Business Suit	Jacket and trousers made from the same cloth, and worn with a collared shirt and necktie.
Career Track	A map to reach your goal as a Job Seeker. In SFL-TAP, there are four Transition Career Tracks: the Employment Track to explore future employment opportunities; the Education Track to obtain education needed to pursue the desired career field; the Technical Education Career Track to obtain technical training needed to pursue the desired career field; and the Entrepreneurial Track to start your own business.
Career Readiness Standards (CRS)	Requirements you are expected to meet as you complete your individual transition plan. Some CRSs are required of all transitioning Soldiers, while others are required for the specific career path you choose.
Certifications	A designation earned by a person to assure qualification to perform a job or task. Certifications are required or recommended for many occupations.
Compensation Package	Combination of benefits that an employer offers to employees. Typically this includes wages, insurance, paid time off, guaranteed raises, and other perks.
Continued Health Care Benefit Program (CHCBP)	A health care insurance program intended to provide you with continuous coverage on a temporary basis following your loss of military benefits. It provides benefits comparable to the TRICARE Standard benefits; there will be costs involved. You can enroll up to 60 days after initial transitional health care ends. Coverage can last up to 18 months, 36 months in certain circumstances. It can be provided to: Soldiers and their Families; certain former Spouses who have not remarried; and certain Children who lose military coverage.

<b>Term</b>	<b>Definition</b>
Cost of Living	Cost of maintaining a certain standard of living. Changes in the cost of living over time are often operationalized in a cost of living index. Cost of living calculations are also used to compare the cost of maintaining a certain standard of living in different geographic areas. Using a search engine, you can find free cost of living calculators that compare different regions to another.
Credentialing Opportunities Online (COOL)	An official army website, COOL contains a variety of information on credentialing and licensing. COOL is for finding certifications and licenses that are related to your military occupation. <a href="https://www.cool.army.mil/">https://www.cool.army.mil/</a>
Credentials	A certificate, letter, or experience that qualifies somebody to do something and that serves as proof of ability or trustworthiness. In the career field credentials include certifications, licenses, and apprenticeships.
Credit Bureau	A consumer reporting agency that collects information from various sources and provides consumer credit information on individuals. The information includes the individuals' borrowing and bill-paying habits.
Credit Repair Agency	Company promising, for a fee, to clean up your credit report so you can borrow money for a house, a car, or even to get a job. Generally, they can't deliver. Read about it on <a href="http://www.credit.com">www.credit.com</a> , "The Truth about Credit Repair" by Shane Romig.
Credit Report	The report a credit bureau makes on an individual consumer. Information in your credit report can affect your ability to get a job, a mortgage loan or other types of loans, a credit card, or insurance. Every year you can get a free credit report from each of the credit bureaus by applying to <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>
Credit Score	A complex mathematical computation that evaluates information on your credit report. It is used by a lender to help determine whether you qualify for a particular credit card, loan, or service. You can purchase a credit score from a credit bureau after you receive your free annual credit report; please note that obtaining your credit score is not free.
DD 2648 Form	Preseparation Counseling Checklist for Active Component Soldiers.
Defined Contribution Plan	A type of retirement plan in which contributions are specified but the amount of future benefits fluctuates based on investment earnings. Examples include savings and thrift plans, and 401k plans.

<b>Term</b>	<b>Definition</b>
DOL Employment Workshop	Department of Labor Employment Workshop, one of the counseling sessions of SFL-TAP. In it participants develop their resume.
Dress for Success	Professional attire; dressing properly for a job interview; see the SFL-TAP Dress for Success Course.
Duty	The Military Occupation you are currently assigned to.
Emergency Savings Fund	Cash reserves you set up in a safe, easy-to-access savings account to provide money for unexpected expenses, such as Emergency Leave to visit a sick parent, or car repairs. A guideline for Soldiers is to have one to three months of expenses set aside; during transition to the civilian world, you may need a larger fund if you will be unemployed for an extended period.
Estimated Time of Separation (ETS)	The time interval between now and your estimated date for leaving the military.
Fair and Accurate Credit Transactions Act (FACT Act)	2003 Amendment to the Fair Credit Reporting Act spelling out the right of consumers to request a free annual credit report.
Fair Credit Reporting Act (FCRA)	United States federal law (15 USC § 1681) that regulates the collection, dissemination, and use of consumer credit information. It forms the basis of Consumer Credit Rights.
Fixed Expenses	Expenses for which the amount does not change from payment to payment. Examples include rent, mortgage payments, and car payments.
Fraud Alert	Under the FACT Act, requires that consumer reporting agencies, upon the request of a consumer who believes he is or about to be a victim of fraud or any other related crime, must place a fraud alert on that consumer's file for at least 90 days, and notify all other consumer reporting agencies of the fraud alert.
Freddie Mac	The Federal Home Loan Mortgage Corporation (FHLMC), known as Freddie Mac, was created in 1970 to expand the secondary market for mortgages in the US. Along with other government-sponsored enterprises (GSEs), Freddie Mac buys mortgages on the secondary market, pools them, and sells them as a mortgage-backed security to investors on the open market. This secondary mortgage market increases the supply of money available for mortgage lending and increases the money available for new home purchases.
Furlough	Involuntary, temporary unpaid leave of some employees due to special needs of a company or government employer, which may be due to economic conditions.

<b>Term</b>	<b>Definition</b>
GI Bill	This benefit provides up to 36 months of education benefits, including for on-the job training, apprenticeships, and non-college degree programs. Generally, benefits are payable for 15 years following your release from Active Duty. The Post-9/11 GI Bill also offers some Soldiers the opportunity to transfer their GI Bill to Dependents. Benefits include: Your full tuition & fees directly to the school for all public school in-state; Monthly housing allowance; Annual books & supplies stipend; One-time rural benefit payment. <a href="http://www.gibill.va.gov/">http://www.gibill.va.gov/</a>
Gross Income	All income from whatever source derived—for example, wages, interest and dividends, alimony, rents and royalties, and pensions.
Hard Skills	Specific, teachable abilities that can be defined and measured. By contrast, soft skills are less tangible and harder to quantify. Examples of hard skills include job skills like typing, writing, math, reading and the ability to use software programs.
Health Maintenance organization (HMO)	Organization that provides or arranges managed care with health care providers (hospitals, doctors, etc.) on a prepaid basis. Usually it is the least expensive option in an employer's choice of health care benefits. HMOs require members to select a primary care physician (PCP), a doctor who acts as a "gatekeeper" to direct access to medical services.
Income	Money you receive. Earned income is received for doing work of any kind. Unearned or interest income is received from interest earned on investments and savings.
Interest Profiler	A tool that suggests types of work based on what you enjoy doing. Available on <a href="https://mynextmove.org/vets">https://mynextmove.org/vets</a>
IRA	A form of retirement plan, provided by many financial institutions, that provides tax advantages for retirement savings in the United States. An IRA is not itself an investment, but a basket in which you keep stocks, bonds, mutual funds, and other assets. Unlike 401(K)s, which are accounts provided by your company, the most common types of IRAs are accounts that you open on your own. Others can be opened by self-employed individuals and small business owners. There are several different types of IRAs, each with eligibility restrictions based on your income or employment. All have caps on how much you can contribute each year and penalties for early withdrawal.

Term	Definition
ITP	Individual Transition Plan, a SFL-TAP take-away in which you plan your transition for leaving the military. The ITP is organized into six blocks. The first block is required for all participants and presents personal and financial goals. At the end of Block One, participants choose one of four career tracks, the requirements of which are presented in Blocks Two through Five. All participants complete Block Six, which is a timeline for completing transition tasks outlined in your ITP.
Joint Services Transcript	The Army, Marine Corps, Navy and Coast Guard moved to a Joint Services Transcript (JST) in March 2013. The merger of AARTS, SMART, and CGI to a 'purple' transcript under a single name and program is a major accomplishment for the Military Voluntary Education Program and was enthusiastically promoted and supported by DANTES. The synchronized transcript is based on the SMART model and presents: Personal service member data, military course completions with descriptions, military experience, college-level test scores, other learning experiences, summary page, academic institution courses page. <a href="https://jst.doded.mil">https://jst.doded.mil</a>
Labor Market Information (LMI)	In partnership with states, the U.S. Department of Labor provides support to states to collect data, produce core workforce information products and provide services. Labor market information services in states include providing information on state and local labor market conditions; industries, occupations and characteristics of the workforce; area business identified skills needs; employer wage and benefit trends; short- and long-term industry and occupational projections; worker supply and demand; and job vacancies survey results. Additionally, workforce information also includes local employment dynamics information such as workforce availability; business turnover rates; job creation; and job identification of high growth and high demand industries. You can get national labor market information at O*NET and CareerOneStop.org, and the Bureau of Labor Statistics website, <a href="http://www.bls.gov">www.bls.gov</a>
Liquid Asset	Assets that can be easily and quickly converted to cash with little or no loss of value. Examples include cash in bank accounts, money market mutual funds, and United States Treasury bills.
Medical Directive	Set of written instructions that a person gives that specify what actions should be taken for their health if they are no longer able to make decisions due to illness or incapacity.

Term	Definition
	Also known as an advance health care directive or living will.
Mentor	Somebody, usually older and more experienced, who advises and guides a younger, less experienced person; a senior or experienced person in a company or organization who gives guidance and training to a junior colleague. True mentoring is more than just answering occasional questions or providing ad hoc help. It is about an ongoing relationship of learning, dialog, and challenge.
Milestone	A significant or important event, e.g. in the history of a country or in somebody's life. In SFL-TAP, a transition milestone is a significant task or requirement that has been completed within the transition timeline.
Military Family Network	Private organization offering a website providing quick and easy access to comprehensive community and business information and resources for members of the armed forces; not affiliated with the Department of Defense. <a href="http://www.emilitary.org/">http://www.emilitary.org/</a>
Military OneSource	The Military OneSource Army portal provides access to Service-specific news, resources, and social media tools; DA policies, procedures, and timely articles. Offers non-medical counseling, including financial counseling, in person, by telephone, or online. <a href="http://www.militaryonesource.mil/">http://www.militaryonesource.mil/</a>
MOS Crosswalk	Crosswalks show where to put the data from one scheme into a different scheme, in this case, from military occupations to civilian occupations. The MOS Crosswalk searches civilian occupations using codes or titles from the Military Occupational Classification (MOC) or Military Occupational Specialty (MOS).
MOS Crosswalk Gap Analysis	Activity required in the SFL-TAP about the transitioning Soldier's capability to pursue a desired career objective. It compares what experience and training the Soldiers has attained with what is needed for the desired occupation.
Net Income	Income left after taxes and deductions; take-home pay.
Non-Compete Agreement	A contract between an employee and an employer, where the employee agrees not to enter into competition with the employer after s/he terminates employment. A non-compete agreement is typically in effect for a certain period of time after employment ends.

Term	Definition
O*NET	Occupational Information Network: a family of websites sponsored by the U.S. Department of Labor that describes the world of work for job seekers, workforce development and HR professionals, students, and researchers. <a href="http://www.onetonline.org">www.onetonline.org</a>
OSD	Office of the Secretary of Defense. The Secretary of Defense is a member of the President's cabinet and of the National Security Council.
Pension	Contract for a fixed sum to be paid regularly to a person, typically following retirement from service, typically in the form of a guaranteed life annuity, thus insuring against the risk of longevity. There are employment-based plans and state pensions (such as Social Security). A traditional pension is a defined benefit plan in which the benefit on retirement is determined by a set formula, rather than depending on investment returns.
Per Diem	A daily allowance for expenses like food and lodging. Standard rates are set by the government. For information about rates visit the Per Diem website: <a href="http://www.gsa.gov/portal/content/104877">www.gsa.gov/portal/content/104877</a>
Point of Service Plan (POS)	Type of managed care health insurance system. It combines characteristics of both the HMO and the PPO. When the patient enrolls in a POS plan, they are required to choose a Primary Care Physician to monitor the patient's health care. This primary care physician must be chosen from within the health care network, and becomes their "point of service". The primary POS physician may then make referrals outside the network, but then only some compensation will be offered by the patient's health insurance company. For medical visits within the health care network, paperwork is completed for the patient. If the patient chooses to go outside the network, it is the patient's responsibility to fill out the forms, send bills in for payment, and keep an accurate account of health care receipts.
Portable Skills	See Transferable Skills
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 think 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

Term	Definition
	than four weeks, cause you great distress or interfere with your work or home life, you may have PTSD. For more information and assistance, go to the VA PTSD website: <a href="http://www.ptsd.va.gov/">http://www.ptsd.va.gov/</a>
Power of Attorney (POA)	Written authorization that gives someone you trust the legal authority to act on your behalf. There are different powers of attorney covering a wide range of financial matters and medical powers of attorney for decisions regarding your health care.
Power Posture	Stand and sit up straight without leaning on anything: that is power posture. In species after species, humans included, postures that enhance the posturer's apparent size cause others to treat him as if he were more powerful. Posture can affect the way the posturer treats himself, as well as how others treat him.
Pre-existing Condition	With respect to medical insurance, any condition for which you have received medical treatment over the past few months (usually six months).
Preferred Provider Organization (PPO)	A type of health plan which contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.
Preseparation Briefing	The first step in the SFL-TAP process to occur no later than 90 days prior to separation from Active Duty. The contents of the counseling are defined by DoD and Army guidance and provide Soldiers valuable information on transition benefits and programs designed to assist their smooth transition from Active Duty. Soldiers complete a DoD Form 2648 or 2648-1 to acknowledge receipt of this counseling and indicate their desire for additional information and services.
Primary Occupation	Positions appearing on your VMET for which you have received specialized training.
Resume	Document presenting a job seeker's backgrounds and skills, and summarizing their job experience and education.

Term	Definition
Salary Comparison Calculator	Provides a median salary range for a given job title and location. Use one to relocate to a new town, consider a new position, or to negotiate a salary increase. For example, <a href="http://www.payscale.com/salary-calculator">www.payscale.com/salary-calculator</a>
SBA	See U.S. Small Business Administration
Secondary Occupation	Positions appearing on your VMET for which you are qualified, but which you are not currently performing.
Soft Skills	Personal attributes that enhance an individual's interactions, job performance and career prospects. Also known as Interpersonal Skills, or people skills, they include proficiencies such as communication skills, negotiation, creative problem solving, strategic thinking, team building, and selling skills. Unlike hard skills, which are about a person's skill set and ability to perform a certain type of task or activity, soft skills relate to a person's ability to interact effectively with coworkers and customers and are broadly applicable both in and outside the workplace.
Spending Plan	Strategy for saving and spending money; a budget. It is a plan that shows the amount of money you receive each period and the amount of money you spend, save, or invest each period. It is a guide to help you track how much money comes into your household and how it needs to be divided to meet expenses, reduce debt, and reach your savings goals.
Stipends	Periodic payment, especially a scholarship or fellowship allowance granted to a student.
Stock Options	A contract that gives the buyer the right to buy or sell stock at a particular price on or before a certain expiration date; however, there is no obligation to do so. Stock options can be a part of an employee's compensation package.
Stress Indicators	Physical, mental, and emotional symptoms of strain.
Transferable Skills	Unlike job-related skills, which tend to be used only in one type of work, transferable or portable skills are skills that can be used in every occupation, regardless of the type of work. They are universal skills — you can transfer them from one type of work to another without much effort on your part or training from the employer. Many employers think that if you are able to use the skill in one situation, you should be able to use that skill in another job, even if the work appears to be unrelated to your past employment or educational experience. In identifying your transferable skills, do not overlook the skills you've gained from everyday living.

<b>Term</b>	<b>Definition</b>
Transition	A process or period in which something undergoes a change and passes from one state or activity to another; specifically, in the context of this course, the period immediately prior to and after a Soldier returns to civilian life.
Transitional Assistance Management Program (TAMP)	180 days of transitional health care benefits to help certain Soldiers and their Family's transition to civilian life. If you qualify, you are enrolled under TRICARE.
Trust	Legal arrangement by which one person trustee holds and manages money or property belonging to somebody else.
Unemployment Insurance	Compensation and benefits when you are unemployed through no fault of your own. There are conditions for eligibility and the length of time you can receive benefits. Receiving separation pay may affect your receipt of unemployment compensation.
USERRA	Uniformed Services Employment and Re-employment Act of 1994 (20 CFR Part 1002.139) sets forth Veterans and Reserve Soldiers' re-employment rights to their civilian job held prior to military service. Vets USERRA Fact Sheet: see <a href="http://www.dol.gov/vets/programs/userra/userra_fs.htm">www.dol.gov/vets/programs/userra/userra_fs.htm</a>
U.S. Small Business Administration (SBA)	The SBA helps Americans start, build and grow businesses using an extensive network of field offices and partnerships with public and private organizations. For example, The Veterans Business Outreach Program (VBOP) of the SBA is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. <a href="http://www.sba.gov">www.sba.gov</a>
Vesting Schedule	The employer's contributions to your retirement account may be subject to a vesting schedule – you get ownership to the money given you after you work for them according to the vesting schedule. For example, a five-year graded vesting schedule might grant 20% ownership after the first year of employment, then 20% more each year until employees gain full ownership after five years of service.
Variable Expenses	Expenses for which the amount changes from one payment period to the next. Examples include utilities, gas for your car, and groceries.
VMET	Verification of Military Experience and Training; Certification or verification of any job skills and experience you acquired while on Active Duty that may have application to your employment in the civilian sector.



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Interview Techniques and Salary Negotiations

# SFL-TAP Interview Techniques and Salary Negotiations

UPDATED: January 2018

## SFL-TAP Interview Techniques



### **Goals of the Interview:**

- Help potential employers understand why they should hire you
- Decide if the position is right for you
- Highlight your skills, talents, and experiences

# SFL-TAP Interview Techniques

## Keys to a Successful Interview:

### Preparation

- Research employer
- Anticipate questions
- Practice

### Execution

- Arrive promptly

### Follow-up

- Send thank-you note



3

# SFL-TAP Interview Techniques

## Preparations: Expectations

- Expectations play a huge part in preparing for an interview
- Prepare for an interview as if it were for the first time
- Each interview is different



4

# SFL-TAP Interview Techniques

## Employer's Expectations

Know these expectations and you won't be surprised during the Interview.

### Employers look at you:

- Skills applicable to the job
- Competence to do the job
- Potential to contribute to the team or organization
- Ability to mesh with the team's or organization's mission, philosophy, and environment

### Employers expect you to look at:

- Is the job a match between your interests and abilities?
- The degree of responsibility and challenge it represents for you
- Your potential for growth and further education in the position
- Your ability to mesh with the mission, philosophy, and environment of the team or organization

5

# SFL-TAP Interview Techniques

## Knowledge Check:

All are considered evaluation criteria in a Job Interview EXCEPT:

- A. The Employer will evaluate the company philosophy.
- B. You will evaluate the position's match between your interests and job tasks or work
- C. The Employer will evaluate your skills to do the job
- D. The Employer will evaluate your ability to mesh with the team's environment.

6

# SFL-TAP Interview Techniques

## Knowledge Check:

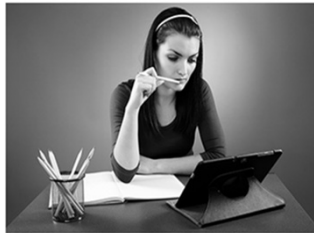
All are considered evaluation criteria in a Job Interview EXCEPT:

- A. The Employer will evaluate the company philosophy.
- B. You will evaluate the position's match between your interests and job tasks or work
- C. The Employer will evaluate your skills to do the job
- D. The Employer will evaluate your ability to mesh with the team's environment.

7

# SFL-TAP Interview Techniques

## Preparation: Research Employer



### Why?

- Know as much as you can
- Be able to answer questions
- Ask questions

### Research What?

- Company Mission Statement
- Products and services

### How?

- Company Website
- Friends, family, associates
- Trade magazines

8

## SFL-TAP Interview Techniques

### **Knowledge Check:**

You should visit the company website to learn:

- A. How your friends know the company.
- B. The company mission statement and products and services
- C. Whether the company has a Facebook page
- D. Whether this job is a good fit for you.

9

## SFL-TAP Interview Techniques

### **Knowledge Check:**

You should visit the company website to learn:

- A. How your friends know the company.
- B. The company mission statement and products and services
- C. Whether the company has a Facebook page
- D. Whether this job is a good fit for you.

10

# SFL-TAP Interview Techniques

## Execution

Dress for SUCCESS

- Dress up, not down

Be on time

- Don't be late or too early

Bring portfolio

- Resume
- Reference List
- Samples of your work

Be confident

Anticipate interview questions



11

# SFL-TAP Interview Techniques

## Top 10 Interview Questions:

1. What are your weaknesses?
2. Why should we hire you?
3. Why do you want to work here?
4. What are your goals?
5. Why are you leaving your last job?
6. When were you most satisfied in your job?
7. What can you do for us that other candidates can't?
8. What are three positive things your last boss would say about you?
9. What salary are you seeking?
10. If you were an animal, which one would you want to be?

12

# SFL-TAP Interview Techniques

## Types of Interviews

- Phone
- One-on-One
- Panel



13

# SFL-TAP Interview Techniques

## Interview Methods:

- Conversational
- Behavioral
- Case or Situational
- Stress Situation

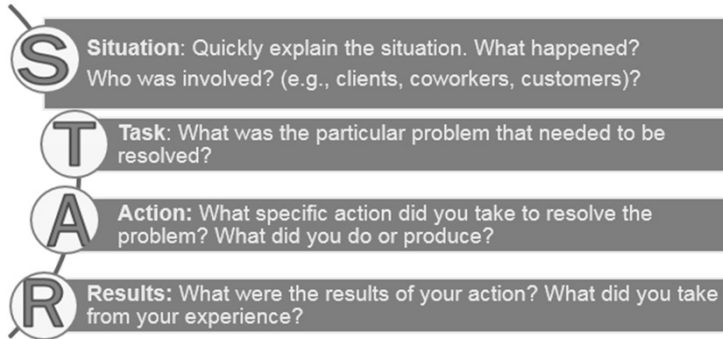


14

# SFL-TAP Interview Techniques

## STAR Method of Response:

A good way to prepare for a Behavioral Interview is to identify six examples from your experience where you demonstrated skills and behavior that employers seek, and then practice describing that experience organized by STAR. For example, your Commanding Officer or Supervisor was unavailable and a problem arose....



15

# SFL-TAP Interview Techniques

## Knowledge Check:

Joe is recounting a time when communication broke down in his unit, so he organized informal lunch meetings to discuss relevant issues. Morale improved, as did the lines of communication. "Organizing informal lunch meetings" represents what element in the STAR Response?

- A. Situation
- B. Task
- C. Action
- D. Resolution

16

## SFL-TAP Interview Techniques

### Knowledge Check:

Joe is recounting a time when communication broke down in his unit, so he organized informal lunch meetings to discuss relevant issues. Morale improved, as did the lines of communication. "Organizing informal lunch meetings" represents what element in the STAR Response?

- A. Situation
- B. Task
- C. Action
- D. Resolution

17

## SFL-TAP Interview Techniques

### Testing

Prepare to be tested.

Some examples of Aptitude Testing:

- Typing
- Math

Some examples of Technical Expertise:

- Problem Solving
- Process Flow Charting
- Data Mapping



18

## SFL-TAP Interview Techniques

### Practice and More Practice

Prepare a two-minute brief statement about your professional status and career objectives. Include a summary of your relevant experiences.

#### Prepare to:

- Demonstrate knowledge about the employer
- Express enthusiasm and interest
- Relate your background to the company's need
- Recount some STAR examples



19

## SFL-TAP Interview Techniques

### What will you get out of practicing?

**Q:** Why should you practice in front of a mirror or record your practice?

**A:** Ensure that your posture and body language convey the same message as your words.

**Q:** Why should you practice in front of a mentor?

**A:** You will want someone to critique you whom you respect and with whom you feel at ease. Perhaps a friend or family member will help.

**Q:** What should you say?

**A:** Let the suggestions on the previous screen guide you.



20

## SFL-TAP Interview Techniques

### **Knowledge Check:**

What benefits will you get out of practicing in front of a mirror?

- A. Poise and confidence
- B. Assurance that your body language supports your message
- C. Opportunity to use the great responses you prepared
- D. All of the above

21

## SFL-TAP Interview Techniques

### **Knowledge Check:**

What benefits will you get out of practicing in front of a mirror?

- A. Poise and confidence
- B. Assurance that your body language supports your message
- C. Opportunity to use the great responses you prepared
- D. All of the above

22

# SFL-TAP Interview Techniques



## Illegal Questions

Federal and State laws prohibit prospective employers from asking certain questions that are not related to the job you applied for. Questions should be job-related and not used to find out personal information. Detailed information about illegal questions can be found at the Equal Employment Opportunity Commission (EEOC) Website.

Discriminatory questions ask about:

- Race, Color
- Sex (Gender)
- Religion
- National Origin
- Birthplace
- Age
- Disability
- Marital/Family Status

23

# SFL-TAP Interview Techniques



## Illegal Questions

When you are confronted with an illegal question, you have these choices:

- Answer the question
- Answer the intent of the question
- Ask how the question relates to your qualifications or the requirements of the job
- Refuse to answer the question
- Walk out

24

## SFL-TAP Interview Techniques

### Illegal Questions

#### Nationality:

- Are you a U.S. Citizen
- Where were you/your parents born?
- What is your native tongue

#### Age:

- How old are you?
- What is your birthday
- When did you graduate from college?

### Legal Questions

#### Nationality:

- Are you authorized to work in the US?
- What languages do you read, speak or write fluently?

#### Age:

- Are you over the age of 18?

25

## SFL-TAP Interview Techniques

### Illegal Questions

#### Personal Life:

- How tall are you?
- How much do you weigh

#### Disabilities:

- Do you have any disabilities?
- When did you lose your eyesight?

### Legal Questions

#### Personal Life:

- Can you lift a 50 pound weight and carry it 100 yards?
- Can you relocate if necessary?

#### Disabilities:

- Are you able to perform the essential functions of this job with or without reasonable accommodations?

26

## SFL-TAP Interview Techniques

### Illegal Questions

#### Arrest Records:

- Have you ever been arrested?
- **Military Discharge:**
- Do you have any disabilities?
- If you've been in the military, were you honorably discharged?

### Legal Questions

#### Arrest Records:

- Have you ever been convicted of?
- **Military Discharge:**
- What type of training or education did you receive in the military that will apply to this position?

27

## SFL-TAP Interview Techniques

### Illegal Questions

#### Gender:

- Do you think a woman can do this job effectively?
- **Religion:**
- What religious holidays do you observe?

### Legal Questions

#### Gender:

- What child care arrangements have you made to meet the schedule requirements for this job?
- **Religion:**
- Can you work Sunday mornings?

28

## SFL-TAP Interview Techniques

### **Knowledge Check:**

The best summary describing when questions about religion, personal life, marital status, or other categories are “legal” is:

- A. The job entails carrying weights over a certain distance
- B. The question relates to necessary conditions for performing the job
- C. No questions about religion, personal life, or marital status are ever “legal”
- D. The question relates to daycare arrangements instead of how many children you have

29

## SFL-TAP Interview Techniques

### **Knowledge Check:**

The best summary describing when questions about religion, personal life, marital status, or other categories are “legal” is:

- A. The job entails carrying weights over a certain distance
- B. The question relates to necessary conditions for performing the job
- C. No questions about religion, personal life, or marital status are ever “legal”
- D. The question relates to daycare arrangements instead of how many children you have

30

## SFL-TAP Interview Techniques

### **Protect Yourself**

Because many personal questions are illegal, employers may go to great lengths to get background information on you:

- Walk you to your car (to see how messy it is)
- Small talk about their family photo (to see if you're a single parent)
- Have your Facebook page open (looking for personal information about you)

Protect yourself. How are you using Social Media? Are you preparing your Facebook page so a prospective employer would see you in a favorable light?

31

## SFL-TAP Interview Techniques

### **Guard your Facebook Page**

This is an excerpt from the Forbes article:

Why interview when you can Facebook stalk?

Our profiles on Facebook, Pinterest, Google+, Twitter, et.al. reflect our likes, dislikes, personalities, and best photo angles, and are likely more to employers in seeing what we might be like to work with than a short interview. If you don't want employers (and love interests) to come snooping on your page to get a sense of who you are, set your privacy settings high; limit your content to: "Friends Only."

Kashmir Hill, Forbes (3.6.2012)

Also check out the Mashable article: "How Recruiters Use Social Media Networks to Screen Candidates."

32

# SFL-TAP Interview Techniques

## Make Social Media Work for You:

Decide if you want prospective employers to see you on Social Networks. If you do, choose what they see:

- Update your profile regularly
- Do not speak negatively of current or previous employers
- Be selective in the Groups you join
- Don't mention your job search unless your current employer knows you are seeking
- Get rid of digital dirt
- Adjust your privacy setting to control who can see what



33

# SFL-TAP Interview Techniques

## Knowledge Check:

It is a good idea for prospective employers to see you on Social Media if:

- A. Recruiters are screening candidates on their Social Media
- B. You have postings speaking negatively about previous employers
- C. You review content on your site regularly and only keep suitable postings
- D. The groups you join show you as fun-seeking and indiscriminate

34

## SFL-TAP Interview Techniques

### Knowledge Check:

It is a good idea for prospective employers to see you on Social Media if:

- A. Recruiters are screening candidates on their Social Media
- B. You have postings speaking negatively about previous employers
- C. You review content on your site regularly and only keep suitable postings
- D. The groups you join show you as fun-seeking and indiscriminate

35

## SFL-TAP Interview Techniques



### End of the Interview

Consider asking the following questions:

1. Is there anything else I can provide-specific references or certifications?
2. What's the next step in the process?
3. When is your decision date?
4. How can I contact you to check my status?

Thank the Interviewer and give a firm handshake.

36

# SFL-TAP Interview Techniques

## Send a Thank You Note

Follow-up an interview within a day or two by a written Thank You note. For addresses you may be given a business card, or use the company contact who arranged the interview.

Timely and professional follow-up:

- Shows you are courteous
- Differentiates you from other candidates
- Keeps your name in the front of the potential employer
- Proves that you're interested in the job



37

# SFL-TAP Salary Negotiations

**Congratulations!**  
**You've been called for**  
**a second interview!**



38

# SFL-TAP Salary Negotiations

## **Knowledge Check:**

Salary negotiations begin when:

- A. The job is advertised
- B. The job is offered
- C. You submit your application
- D. You schedule your interview

39

# SFL-TAP Salary Negotiations

## **Knowledge Check:**

Salary negotiations begin when:

- A. The job is advertised
- B. The job is offered
- C. You submit your application
- D. You schedule your interview

40

# SFL-TAP Salary Negotiations

## **Knowledge Check:**

All are parts of the typical compensation package EXCEPT:

- A. Salary
- B. Vacation
- C. Healthcare
- D. Free lunch

41

# SFL-TAP Salary Negotiations

## **Knowledge Check:**

All are parts of the typical compensation package EXCEPT:

- A. Salary
- B. Vacation
- C. Healthcare
- D. Free lunch

42

# SFL-TAP Salary Negotiations

## Knowledge Check:

All of these tools help you evaluate your skills in the organization EXCEPT:

- A. A Salary Comparison Calculator
- B. O\*Net
- C. Want Ads
- D. The Bureau of Labor Statistics (BLS) website

43

# SFL-TAP Salary Negotiations

## Knowledge Check:

All of these tools help you evaluate your skills in the organization EXCEPT:

- A. A Salary Comparison Calculator
- B. O\*Net
- C. Want Ads
- D. The Bureau of Labor Statistics (BLS) website

44

# SFL-TAP Salary Negotiations

## **Initiating Salary Negotiations**

Q: When do salary negotiations begin?

Q: How should you answer if it comes up during an interview?

Q: How do you deflect the conversation until the appropriate time?

45

# SFL-TAP Salary Negotiations

## **Initiating Salary Negotiations**

Q: When do salary negotiations begin?

A: When the job is offered.

Q: How should you answer if it comes up during an interview?

A: Deflect with a practiced response.

Q: How do you deflect the conversation until the appropriate time?

A: Depends on your personality.

46

# SFL-TAP Salary Negotiations

## How Would You Respond?

- Suppose during an interview you are asked about your salary requirements.
- No Job Offer has been extended
- Does the blunt, business, or polite response fit you best?

**Blunt**



**Businesslike**



**Polite**

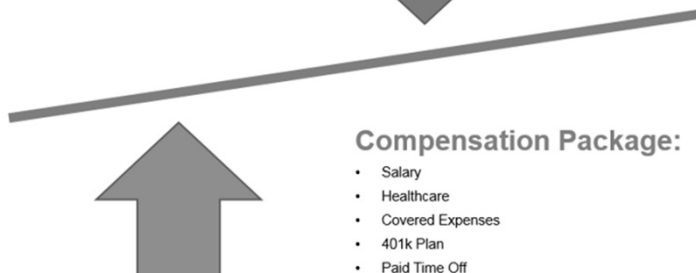


47

# SFL-TAP Salary Negotiations

## Compensation Should Cover Your Cost of Living:

- Housing
- Utilities
- Taxes
- Food and Clothing
- Child Care
- Commuting Expenses



## Compensation Package:

- Salary
- Healthcare
- Covered Expenses
- 401k Plan
- Paid Time Off

48

## SFL-TAP Salary Negotiations



49

## SFL-TAP Salary Negotiations

### Employer's Point of View

Employers consider many things when deciding on what they will offer for a particular position:

- Fair Market Value of the Position
- Salary Range (Within their Organization and Geographic Region)
- Economic Conditions (Job Market, Industry)
- Economic Conditions (Job Market, Industry)
- Company Budget (Costs associated with having the Employee)



50

## SFL-TAP Salary Negotiations

### **Knowledge Check:**

How are Compensation Packages related to your Cost of Living?

- A. Employers take both into account when setting the Salary for the Position.
- B. Ensure the Compensation Package you accept will cover your Cost of Living.
- C. Consider a Salary Calculator to determine what Employers will include in the Compensation Package.
- D. O\*Net online is the only Tool you need to research both Compensation Packages and your Cost of Living.

51

## SFL-TAP Salary Negotiations

### **Knowledge Check:**

How are Compensation Packages related to your Cost of Living?

- A. Employers take both into account when setting the Salary for the Position.
- B. Ensure the Compensation Package you accept will cover your Cost of Living.
- C. Consider a Salary Calculator to determine what Employers will include in the Compensation Package.
- D. O\*Net online is the only Tool you need to research both Compensation Packages and your Cost of Living.

52

# SFL-TAP Salary Negotiations

## Set Your Limits and Your Expectations

- Know what you need to cover your expenses
- Understand what the Job Market can offer you
- Determine the minimum salary you will accept



53

# SFL-TAP Salary Negotiations

## Benefits Package Contents

- Relocation Expenses
- Healthcare (Medical, Dental, Mental, Vision)
- Paid Expenses (Commute, Parking, Travel)
- Education, Training, Continuing Education Programs
- Vacation
- Retirement Plans
- Non-Participating Retirement Plans (Pension
- Bonus or Stock Options
- Flexible Schedules



54

## SFL-TAP Salary Negotiations

Position Status	Salary (Exempt)	Hourly (Non-Exempt)
<ul style="list-style-type: none"> <li>Overtime</li> <li>Paycheck</li> <li>Benefits Package</li> <li>Salary</li> <li>No Work</li> <li>Hours</li> </ul>	<ul style="list-style-type: none"> <li>No compensation for over-time</li> <li>Amount is always the same</li> <li>Always includes benefits</li> <li>Base weekly, bi-weekly or monthly amount (higher than minimum wage)</li> <li>Still gets a pay check</li> <li>Can work 60 hours for no additional pay</li> </ul>	<ul style="list-style-type: none"> <li>Compensated 1.5 times rate for overtime</li> <li>Amount depends on hours worked</li> <li>May or may not receive benefits</li> <li>Starts at Minimum Wage (In some states must be paid weekly)</li> <li>Does not get a paycheck (May still accrue vacation or use PTO)</li> <li>Works only 40 hours a week or it's Overtime</li> </ul>

55

## SFL-TAP Salary Negotiations

### Receiving a Job Offer

The official, written Job Offer Letter will typically include the following information:

- Position Title
- Position Status
- Starting Date
- Location
- Date the Offer will expire
- Salary (Financial Compensation)
- Benefits Package

56

## SFL-TAP Salary Negotiations

### Evaluating Multiple Offers

Evaluating multiple offers could be confusing. By using the Decision Matrix you can evaluate all offers under consideration. Tools like this improve your ability to effectively evaluate job offers since the matrix itself is non-biased.



57

## SFL-TAP Salary Negotiations

### Knowledge Check:

What information is typically spelled out in a Job Offer Letter?

- A. Healthcare, Retirement Plans, and Stock Options
- B. That you work only 40 Hours per Week or it's Overtime
- C. That the Paycheck amount is always the same
- D. Position Title and Starting Date

58

## SFL-TAP Salary Negotiations

### Knowledge Check:

What information is typically spelled out in a Job Offer Letter?

- A. Healthcare, Retirement Plans, and Stock Options
- B. That you work only 40 Hours per Week or it's Overtime
- C. That the Paycheck amount is always the same
- D. Position Title and Starting Date

59

## SFL-TAP Salary Negotiations

### Bidding Wars

You applied to several companies for the same job position not knowing they were competing for the same contract. You have not signed a Non-Compete Agreement and are therefore open to all offers. Two companies have made you offers. How should you handle this situation?

- Be Ethical
- Be Honest
- Don't lead them on
- Evaluate
- Decide
- Inform all Parties



60

# SFL-TAP Salary Negotiations

## Negotiating Techniques

During negotiations, your message is carried two ways:

- Verbally
- Through Body Language

The following scenes discuss the importance of Body Language from an article titled "Three Non-Verbal Keys to Negotiating" from Monster.com.



61

# SFL-TAP Salary Negotiations

## Verbal Communication

Follow these directives in formulating your verbal message:

- Speak the same language (word choice)
- Speak with confidence
- Listen to what the Employer is saying
- Address the negotiation as a "Win-Win"
- Establish the value of your skills and experience
- Be prepared to compromise, capitulate, or even lose



62

# SFL-TAP Salary Negotiations

## Power Posture and Stance

Good Body Language for a Negotiator is the Power Posture:

- Stand and Sit-up Straight
- Don't Slouch
- Don't Lean Against Anything



63

# SFL-TAP Salary Negotiations

## Power Posture



64

# SFL-TAP Salary Negotiations

## **Power Posture**

Avoid crossing your arms across your chest as a defensive move.



65

# SFL-TAP Salary Negotiations

## **Body Language and Hands**

Avoid:

- Touching your face or cover your mouth
- Touching the other party except to shake hands
- Hiding your hands
- Gripping your hands or clasping them in the prayer position



66

# SFL-TAP Salary Negotiations

## Body Language and Eyes

### Do:

- Make direct eye contact with everyone involved
- Smile comfortably with your eyes as well as your mouth
- If possible, watch the pupil of their eyes. Pupils dilate when they see something they like

### Don't:

- Stare or glare
- Look away when someone is talking to you
- Roll or rapidly move your eyes
- Blink often. The more a person blinks, the less he is trusted



67

# SFL-TAP Salary Negotiations

## Knowledge Check:

Using power posture and proper hand movements helps to convey the message that you are confident and trustworthy.

- ☐ True
- ☐ False

68

## SFL-TAP Salary Negotiations

### Knowledge Check:

Using power posture and proper hand movements helps to convey the message that you are confident and trustworthy.

- ☐ True
- ☐ False

69

## SFL-TAP Salary Negotiations



### What Style of Negotiator Are You?

Improve your negotiation skills.

Make time to take the "What Type of Negotiator Are You? In the Course Resources.

During negotiations do you prefer to:

- Avoid
- Compete
- Compromise
- Accommodate
- Collaborate

70

# SFL-TAP Salary Negotiations

## Self-Confidence

Be careful what you tell yourself.

Have you had thoughts like these as you prepare for negotiation?

- *As a relatively inexperienced candidate, the Employer is doing me a favor by hiring me.....*
- *Not satisfying every single requirement in the job posting means I am not a good fit, so I don't deserve to get paid higher than their offer....*

IF SO, you are creating your own barriers.

Eliminate such assumptions.



71

# SFL-TAP Salary Negotiations

## Prepare for Negotiations

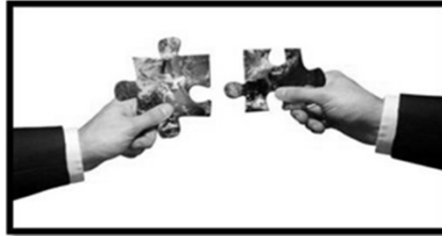
- Collect and prepare information about yourself:
- List accomplishments
- List translatable skills
- Highlight the value you bring to the position
- Show how much value you are providing the company
- Eliminate negative thinking



72

# SFL-TAP Interview Techniques

## Summary



### Preparation

- Research
- Practice

### Execution

- Interview Methods
- Star Response

### Follow-Up

- Thank You Note

73

# SFL-TAP Salary Negotiations

## Summary

This course covered:

- When negotiations should be initiated
- Types of Compensation and Benefits Packages
- How to know your worth
- What is in a Job Offer
- What to do with multiple job offers
- Power Posture Negotiating Techniques
- What kind of Negotiator are you?
- How to Prepare for Negotiations

74

# SFL-TAP Interview Techniques and Salary Negotiations

**Need Help?**

**SFL-TAP Virtual Center**

**1.800.325.4715**

(24/7 - 365 Days a Year)

[www.sfl-tap.army.mil](http://www.sfl-tap.army.mil)



75

## Who to call:

These are the resources to contact when you are the victim of or observe this type of discrimination:

Learn “How to File an Employment Discrimination Claim” at [www.eeoc.gov/employees/howtofile.cfm](http://www.eeoc.gov/employees/howtofile.cfm).

Contact your State Attorney General’s Office

Via the Department of Labor:

### **Equal Employment Opportunity Data Posted Pursuant to the No Fear Act**

Section 301 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (the No Fear Act), requires each federal agency to post summary statistical data pertaining to complaints of employment discrimination filed against it by employees, former employees and applicants for employment under 29 C.F.R. Part 1614. The specific data to be posted is described in section 301(b) of the Act and 29 CFR 1614.704. The required summary statistical data for EEO complaints filed against DOL is available below.

### **No Fear Act Equal Opportunity Data**

[Department of Labor \(PDF\)](#)

[BLS: Bureau of Labor Statistics \(PDF\)](#)

[ESA: Employment Standards Administration \(PDF\)](#)

[ETA: Employment & Training Administration \(PDF\)](#)

[MSHA: Mine Safety & Health Administration \(PDF\)](#)

[OSHA: Occupational Safety & Health Administration \(PDF\)](#)

# Internet Sites with Tips on Interviews

## Techniques:

[http://www.helpguide.org/life/interviewing\\_techniques\\_tips\\_getting\\_job.htm](http://www.helpguide.org/life/interviewing_techniques_tips_getting_job.htm)

<http://jobsearchtech.about.com/od/gettingthejob/a/Interviewing.htm>

[http://education-portal.com/articles/45\\_Proven\\_Job\\_Interview\\_Techniques\\_for\\_Landing\\_Your\\_Next\\_Job\\_.html](http://education-portal.com/articles/45_Proven_Job_Interview_Techniques_for_Landing_Your_Next_Job_.html)

## Phone Interview Tips

<http://jobsearch.about.com/cs/interviews/a/phoneinterview.htm>

<http://www.theladders.com/career-advice/interviewing?rdrct=10%20Interview%20Techniques%20That%20Work>

<http://career-advice.monster.com/job-interview/careers.aspx>

<http://www.michaelpage.com/content/39-top-10-interview-questions-and-how-you-should-answer-them.html>

## Legal

<http://www.eeoc.gov/laws/practices/index.cfm>

## Discriminating: Social Media

Here are the links to the materials used in the content for this topic about social media:

<http://www.forbes.com/sites/kashmirhill/2012/03/06/what-employers-are-thinking-when-they-look-at-your-facebook-page/>

<http://thenextweb.com/socialmedia/2012/04/18/survey-37-of-your-prospective-employers-are-looking-you-up-on-facebook/>

<http://www.digitaltrends.com/social-media/employers-are-beginning-to-ask-applicants-for-their-facebook-logins/>

<http://ledgerlink.monster.com/news/articles/1129-more-employers-looking-at-social-networking-sites>

<http://mashable.com/2011/10/23/how-recruiters-use-social-networks-to-screen-candidates-infographic/>

<http://www.cnn.com/2008/LIVING/worklife/11/05/cb.social.networking/index.html>

# Behavioral Interview Techniques – The STAR Approach

Reprinted with Permission

<b>Situation or Task</b>	Describe the situation that you were in or the task that you needed to accomplish. You must describe a specific event or situation, not a generalized description of what you have done in the past. Be sure to give enough detail for the interviewer to understand. This situation can be from a previous job, from a volunteer experience, or any relevant
<b>Action you took</b>	Describe the action you took and be sure to keep the focus on you. Even if you are discussing a group project or effort, describe what you did -- not the efforts of the team. Don't tell what you might do, tell what
<b>Results you achieved</b>	What happened? How did the event end? What did you accomplish? What did you learn?

Use examples from internships, classes and school projects, activities, team participation, community service, hobbies and work experience -- anything really -- as examples of your past behavior. In addition, you may use examples of special accomplishments, whether personal or professional, such as scoring the winning touchdown, being elected president of your Greek organization, winning a prize for your artwork, surfing a big wave, or raising money for charity. Wherever possible, quantify your results. Numbers always impress employers.

Remember that many behavioral questions try to get at how you responded to *negative* situations; you'll need to have examples of negative experiences ready, but try to choose negative experiences that you made the best of or -- better yet, those that had positive outcomes.

Here's a good way to prepare for behavior-based interviews:

- Identify six to eight examples from your past experience where you demonstrated top behaviors and skills that employers typically seek. Think in terms of examples that will exploit your top selling points.
- Half your examples should be totally positive, such as accomplishments or meeting goals.
- The other half should be situations that started out negatively but either ended positively or you made the best of the outcome.
- Vary your examples; don't take them all from just one area of your life.
- Use fairly recent examples. If you're a college student, examples from high school may be too long ago.  
Accenture, in fact, specifies that candidates give examples of behaviors demonstrated within the last year.
- Try to describe examples in story form and/or PAR/SAR/STAR.

To cram for a behavioral interview right before you're interviewed, review your resume. Seeing your achievements in print will jog your memory.

In the interview, listen carefully to each question, and pull an example out of your bag of tricks that provides an appropriate description of how you demonstrated the desired behavior. With practice, you can learn to tailor a relatively small set of examples to respond to a number of different behavioral questions.

[http://www.quintcareers.com/STAR\\_interviewing.html](http://www.quintcareers.com/STAR_interviewing.html)

## How to Behave in a Behavior-Based Interview

*Lombardi, who earned a master's degree in industrial organizational psychology from West Chester*

*University, wrote his thesis on behavior-based interviewing. Now he's a college relations specialist at Kulicke & Soffa Industries Inc., based in Willow Grove, Pennsylvania, and he says his background has helped him understand an interviewing technique that has become increasingly popular and, according to both his research and popular opinion, more effective than traditional techniques.*

"It seemed like the more structure and the more thought that was put into an interview, the better it was," he says.

Lombardi says behavior-based questions are generally designed to determine if a candidate possesses certain "key competencies."

"When I start any behavioral interview, I explain the process," Lombardi says. "I say, 'I'm going to be asking you for specific examples. I will be asking you for details, including names of people, dates, and outcomes.' I really like talking to people about lengthy projects they've had to do--how their role evolved, how they handled time deadlines, pressures, and unexpected situations, and especially how they handled any adversity...Everyone's got that kind of experience."

Lombardi says that the best way for students and new graduates to prepare for a behavior-based interview is to dig up old research papers, to think hard about any difficulties encountered in summer and part-time jobs, and to recount the steps it took to successfully complete school projects and projects that were part of internships or co-ops.

"What I would recommend is for them to just kind of think through situations that have occurred, projects they've worked on, specific experiences they've had," he says. "They should be able to talk about that in detail and be very specific. They should reread that term paper...A lot of it is just common sense."

Following is a list of typical behavior-based questions, courtesy of Lombardi and *The Ultimate Job Search Kit* by Damir Joseph Stimac. Competencies sought by the interviewer are listed in parentheses:

1. Describe a situation in which you had to use reference materials to write a research paper. What was the topic? What journals did you read? (research/written communication)
2. Give me a specific example of a time when a co-worker or classmate criticized your work in front of others. How did you respond? How has that event shaped the way you communicate with others? (Oral Communication.)
3. Give me a specific example of a time when you sold your supervisor or professor on an idea or concept. How did you proceed? What was the result? (Assertiveness)
4. Describe the system you use for keeping track of multiple projects. How do you track your progress so that you can meet deadlines? How do you stay focused? (Commitment to task)
5. Tell me about a time when you came up with an innovative solution to a challenge your company or class was facing. What was the challenge? What role did others play? (Creativity and imagination)
6. Describe a specific problem you solved for your employer or professor. How did you approach the problem? What role did others play? What was the outcome? (Decision making)
7. Describe a time when you got co-workers or classmates who dislike each other to work together. How did you accomplish this? What was the outcome? (Teamwork)
8. Tell me about a time when you failed to meet a deadline. What things did you fail to do? What were the repercussions? What did you learn? (Time management)
9. Describe a time when you put your needs aside to help a co-worker or classmate understand a task. How did you assist them? What was the result? (Flexibility)
10. Describe two specific goals you set for yourself and how successful you were in meeting them. What factors led to your success in meeting your goals? (Goal Setting)

## How do I prepare for a behavioral interview?

Companies that employ behavioral interviewing have predetermined the skill sets they require for a particular position. These skill sets could include: decision making and problem solving, leadership, motivation, communication, interpersonal skills, planning and organization, critical thinking skills, team building and the ability to influence others. The company determines the skill sets by doing a detailed analysis of the position they are seeking to fill. Job seekers also must go through this same process. To conduct a job analysis the job seeker should ask questions such as:

1. What are the necessary skills to do this job?
2. What makes a successful candidate?
3. What would make an unsuccessful candidate?
4. Why have people left this position previously?
5. What is the most difficult part of this job?

Once you have landed the interview, keep in mind the following points. Be detailed and specific. You should have developed three stories that illustrate your past performance. Remember that the interviewer will be operating under the premise that "past performance in a similar setting is the best predictor of future performance."

The best way to accomplish this is to use the three-step STAR process or

1. Situation or Task
2. Action
3. Result or outcome

For example, you might recount a time when communication within your work group had broken down (situation). To resolve the problem, you organized informal lunch meetings for people to discuss relevant issues (action). Morale then improved, as did the lines of communication (result). Using this three step STAR process is a powerful way for you to frame your experiences and accomplishments for the interviewer.

- Limit rambling and tangents. While you can't control what is asked, you can control what you say.
- Listen carefully to each question. If you are unsure, rephrase the question and ask for clarification. When you respond, be sure to recall your past accomplishments in detail.
- Practice your behavioral stories using real-life examples. It is very difficult to make up behavioral stories, which is why behavioral interviewing is becoming more popular. By practicing, you will be able to recall with confidence your past accomplishments.

### Communication

- Give me a specific example of a time when a co-worker criticized your work in front of others. How did you respond? How has that event shaped the way you communicate with others?
- How do you ensure that someone understands what you are saying?
- Tell me about a time when you had to present complex information.

[http://www.quintcareers.com/behavioral\\_interviewing.html](http://www.quintcareers.com/behavioral_interviewing.html)

- Tell me about a time in which you had to use your written communication skills in order to get across an important point.

### Decision Making

- Give me an example of a time you had to make a difficult decision.
- Describe a specific problem you solved for your employer. How did you approach the problem? What role did others play? What was the outcome?
- Give me an example of when taking your time to make a decision paid off.

### Initiative

- What did you do to prepare for this interview?
- Give me an example of a situation that could not have happened successfully without you being there.

### Planning and Organization

- Describe a situation when you had many projects due at the same time. What steps did you take to get them all done?
- How do you determine priorities in scheduling your time? Give me an example.

### Flexibility

- Describe a time where you were faced with problems or stresses that tested your coping skills.
- Describe a time when you put your needs aside to help a co-worker understand a task. How did you assist them? What was the result?

### Leadership

- Tell me about a time when you influenced the outcome of a project by taking a leadership role.
- Give me an example of when you involved others in making a decision.

### Time Management

- Tell me about a time when you failed to meet a deadline. What things did you fail to do? What were the repercussions? What did you learn?
- Tell me about a time when you were particularly effective on prioritizing tasks and completing a project on schedule.

[http://www.quintcareers.com/behavioral\\_interviewing.html](http://www.quintcareers.com/behavioral_interviewing.html)

# Prep for the Top 10 Interview Questions

By Carole Martin, Monster Contributing Writer ([Reprinted from Monster.com](#))

Too many job seekers stumble through interviews as if the questions are coming out of left field. But many interview questions are to be expected. Study this list and plan your interview answers ahead of time so you'll be ready to deliver them with confidence.

## 1. What Are Your Weaknesses?

This is the most dreaded question of all. Handle it by minimizing your weakness and emphasizing your strengths. Stay away from personal qualities and concentrate on professional traits: "I am always working on improving my communication skills to be a more effective presenter. I recently joined Toastmasters, which I find very helpful."

## 2. Why Should We Hire You?

Summarize your experiences: "With five years' experience working in the financial industry and my proven record of saving the company money, I could make a big difference in your company. I'm confident I would be a great addition to your team."

## 3. Why Do You Want to Work Here?

The interviewer is listening for an answer that indicates you've given this some thought and are not sending out resumes just because there is an opening. For example, "I've selected key companies whose mission statements are in line with my values, where I know I could be excited about what the company does, and this company is very high on my list of desirable choices."

## 4. What Are Your Goals?

Sometimes it's best to talk about short-term and intermediate goals rather than locking yourself into the distant future. For example, "My immediate goal is to get a job in a growth-oriented company. My long-term goal will depend on where the company goes. I hope to eventually grow into a position of responsibility."

## 5. Why Did You Leave (Or Why Are You Leaving) Your Job?

If you're unemployed, state your reason for leaving in a positive context: "I managed to survive two rounds of corporate downsizing, but the third round was a 20 percent reduction in the workforce, which included me."

If you are employed, focus on what you want in your next job: "After two years, I made the decision to look for a company that is team-focused, where I can add my experience."

## **6. When Were You Most Satisfied in Your Job?**

The interviewer wants to know what motivates you. If you can relate an example of a job or project when you were excited, the interviewer will get an idea of your preferences. "I was very satisfied in my last job, because I worked directly with the customers and their problems; that is an important part of the job for me."

## **7. What Can You Do for Us That Other Candidates Can't?**

What makes you unique? This will take an assessment of your experiences, skills and traits. Summarize concisely: "I have a unique combination of strong technical skills, and the ability to build strong customer relationships. This allows me to use my knowledge and break down information to be more user-friendly."

## **8. What Are Three Positive Things Your Last Boss Would Say About You?**

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words: "My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

## **9. What Salary Are You Seeking?**

It is to your advantage if the employer tells you the range first. Prepare by knowing the going rate in your area, and your bottom line or walk-away point. One possible answer would be: "I am sure when the time comes, we can agree on a reasonable amount. In what range do you typically pay someone with my background?"

## **10. If You Were an Animal, Which One Would You Want to Be?**

Interviewers use this type of psychological question to see if you can think quickly. If you answer "a bunny," you will make a soft, passive impression. If you answer "a lion," you will be seen as aggressive. What type of personality would it take to get the job done? What impression do you want to make?

You may find it helpful to print your answers onto 3x5 cards or onto a sheet of paper to give yourself prompts on how to answer the question. Practice answering these questions, editing down to the best and most complete answer you can give.

## Evaluating a Job Offer - Decision Matrix

Job Offer	Salary	Location and/or Relocation	401 K Matching	Commute Required	% of time Travel	Vacation Days	Medical Plan	Dental Plan	Dress requirement	Company Size	Company Brand Name Recognition	Position Certification costs	Other Criteria	Other Criteria	Total
Criteria value	4	2	1	1	1	1	1	1	1	1	1	1	1	1	
Company A	2	3	1	3	2	1	1	1	1	1	1	1	0	0	27
Company B	1	2	2	2	3	1	4	4	1	1	2	1	0	0	29
Company C	3	1	3	4	4	1	3	3	1	4	3	1	0	0	41
Company D	4	4	4	1	1	1	2	2	1	4	4	1	0	0	45

**Instructions:** Use this decision matrix to compare job offers. The criteria by which you will judge an offer are listed in the top row. Criteria are assigned a value and then ranked in order of importance for each company (with 1 being the best and 4 being the worst). To give each criteria a weighted ranking, you will multiply each ranking by the assigned value number. Add all columns in each row to determine a score for each company. The company in Column Q that has the **lowest score** is the best company according to the accumulated values and rankings.

Note: Assign each criteria a value relative to the other items. In this example, Salary is considered four times more important than any other criteria, so it receives a value of 4. Other items such as vacation and medical plan are of equal importance, and relatively minimal to salary.

<http://career-advice.monster.com/salary-benefits/negotiation-tips/three-nonverbal-keys-to-negotiating-hot-jobs/article.aspx>



## Three Nonverbal Keys to Negotiating

By Pat Mayfield, for Yahoo! HotJobs

Whether settling a contract or nailing down salary terms, successful negotiators use nonverbal techniques to increase their power and enhance their impact on the outcome. Here are three focal points that will help build your negotiating power.

### The Power of Body Language

Using body language is as important as reading body language. Practice these guidelines until comfortable.

The power standing position is: feet slightly apart and planted to the floor; shoulders comfortably back; neck straight, not tilted; stomach in; and arms comfortably by your side. Also use this stance when entering a room, except walk with a comfortable stride -- not too slow and not too fast.

Posture and Stance:

- Stand or sit up straight. Don't slouch or lean against anything.
- When seated, place both feet flat on the floor, not crossed or tucked under the chair.
- Lean forward to exude energy, or lean back to appear more relaxed.
- Don't cross your arms across your chest as a defensive move.

Hands:

- Don't touch your face or cover your mouth.
- Don't touch the other party except for the handshake.
- To increase trust, keep both hands out in the open, not in your pockets or under the table.
- Do not grip your hands or clasp in the prayer position.

### The Power of the Eyes

Most people show their true feelings through their eyes. To build confidence:

Do:

- Make direct eye contact with everyone involved.
- Smile comfortably with your eyes as well as your mouth.
- If possible, watch the pupils of their eyes. Pupils dilate when they see something they like.

Don't:

- Stare or glare.
- Look away when someone is talking to you.
- Roll or rapidly move your eyes.
- Blink often. The more a person blinks, the less he is trusted.

## External and Internal Power

External power is having a strong appearance. If the negotiation is on your turf, your work area is part of the external power. Internal power is having genuine confidence.

Why are these types of power so important? Because if your external appearance or internal attitude turns off the other party, you may never get them to agree with you.

To increase external power:

- Keep the negotiating environment appropriate to the situation.
- Be dressed and groomed appropriate to the situation.
- Speak slowly and clearly, and project with a strong full voice. The other party must be able to hear and understand you before you can get what you want.
- Lower your voice tone to avoid a weak, high-pitched tone.
- Be courteous.

To increase internal power:

- Practice a mock negotiation several times. Practice is the best-kept secret of great negotiators.
- Be thoroughly prepared. Know what you want and what you will give. Predict what the other party will want and will be willing to give.
- Have everything you need with you to keep from getting flustered.
- Truly believe in yourself.

[Pat Mayfield is the president of Pat Mayfield Consulting LLC, based in San Francisco and Pleasanton, California. She specializes in sales and marketing solutions.]

## Helpful Websites for Salary Ranges

The following websites will help you research what is an appropriate salary to negotiate. These research tools list salary by occupation and geographic location. You can determine your worth to the organization by comparing your experience and skills with the salary ranges listed here.

Salary.com: [www.salary.com](http://www.salary.com)

PayScale: [www.payscale.com](http://www.payscale.com)

O\*NET: [www.mynextmove.org/vets](http://www.mynextmove.org/vets)

Bureau of Labor Statistics: [www.bls.gov/bls/blswage.htm](http://www.bls.gov/bls/blswage.htm)

<SENDER’S NAME HERE>  
<SENDER’S COMPANY>  
<ADDRESS>  
<ADDRESS>  
<ADDRESS>  
<ADDRESS>  
<DATE>

<INDIVIDUAL>  
<ADDRESS>  
<ADDRESS>  
<ADDRESS>  
<ADDRESS>

### **OFFER LETTER**

Dear [<Name of prospective Employee>]

I would like to confirm the offer to you by [<Name>] [<“the Company”>] of an appointment as a [<Job Title>] and to confirm the principal terms of our discussions.

That offer is subject to the Company receiving [<Specify number and type>] references which it deems to be satisfactory. Please confirm the names of the references from whom the required references can be taken and that we are free to write to them.

You will initially be employed at the Company’s offices at <address>.

Your commencing salary will be \$<Specify amount> Gross per <Amount> payable <Specify payment period>. [<[The nature of your employment is such that you are entitled to receive [commission bonus payments) details of which are contained in your Particulars of Employment] OR [Your employment does not attract commission or bonus payments]>].

You are entitled to [<the use of a company car details of which are contained in the Company Car Policy>] [<to receive a car allowance in the sum of \$(specify amount) per month gross which is payable with your salary>]. This is a taxable benefit.

The other items and conditions of employment are set out in your [<Particulars>] [<Terms and Conditions>] of Employment a copy of which is enclosed and which with this letter will form your contract of employment. I should be grateful if you would sign and return to me a copy of this letter and the Particular of Employment as your confirmation that you agree with the terms of this offer of employment. When writing, perhaps you would be good enough to confirm the date on which you are free to commence employment with us, which I understand is [<date>].

If you have any questions concerning the terms of our offer please let me know as soon as possible and I will do all I can to ensure they are answered.

I look forward to your reply and am very pleased at the prospect of you commencing this employment and contributing to the future success of the company.

Yours sincerely,

## What Type of Negotiator Are You?

Circle a number between 1-very poor description of me to 5-very good description of me

**1. I fight hard for what I want**

1 2 3 4 5

**2. I like to find shared needs and make them focus of negotiations**

1 2 3 4 5

**3. I like to avoid lengthy negotiations by splitting the difference**

1 2 3 4 5

**4. I prefer a friendly encounter to an unpleasant conflict**

1 2 3 4 5

**5. If I can stay out of a negotiation, I do**

1 2 3 4 5

**6. When I have the power, I use it to insure that my needs are met first**

1 2 3 4 5

**7. I like to turn a conflict into a cooperative effort of problem-solving**

1 2 3 4 5

**8. I often propose a middle ground that is obviously fair to both sides**

1 2 3 4 5

**9. My priority is to maintain a good long term relationship**

1 2 3 4 5

**10. I don't like to confront others with my complaints and concerns**

1 2 3 4 5

**11. I don't mind a good argument if it may get me what I want**

1 2 3 4 5

**12. I prefer to put my cards on the table to encourage the other party to share their information too**

1 2 3 4 5

**13. I'm happy to go half way as long as the other party does too**

1 2 3 4 5

**14. I am strongly influenced by what the other party expects of me**

1 2 3 4 5

**15. I don't feel confident that I can get what I want by negotiating**

1 2 3 4 5

**16. I try not to let the other party know too much about my needs and position**

1 2 3 4 5

**17. I try to find new ways to see the problem in order to find better solutions**

1 2 3 4 5

**18. I don't like to waste time playing games that a simple compromise is possible**

1 2 3 4 5

19. I may not stick up for myself as much as I should

1 2 3 4 5

20. When I think someone has an issue with me I try to stay out of their way

1 2 3 4 5

21. I find a good bluff or threat can work wonders in negotiations.

1 2 3 4 5

22. I expect honesty and trust from others in a negotiation and they find me very trustworthy

1 2 3 4 5

23. The fairest thing in my view is to split the difference in a reasonable way

1 2 3 4 5

24. Some people might say I give easy

1 2 3 4 5

25. In many cases there is little to be gained by negotiating, so you might as well try to avoid it

1 2 3 4 5

\*\*\*\*\*SCORING\*\*\*\*\*

To find out what your most commonly used style is, enter the number you circled for each question in the blanks. (for example, if you circled 3 for question number 1 enter a 3 in the first blank for question 1.

After you have entered all your scores, add each column and enter the totals in the following blanks.

1 \_\_\_\_ 2 \_\_\_\_ 3 \_\_\_\_ 4 \_\_\_\_ 5 \_\_\_\_

6 \_\_\_\_ 7 \_\_\_\_ 8 \_\_\_\_ 9 \_\_\_\_ 10 \_\_\_\_

11 \_\_\_\_ 12 \_\_\_\_ 13 \_\_\_\_ 14 \_\_\_\_ 15 \_\_\_\_

16 \_\_\_\_ 17 \_\_\_\_ 18 \_\_\_\_ 19 \_\_\_\_ 20 \_\_\_\_

21 \_\_\_\_ 22 \_\_\_\_ 23 \_\_\_\_ 24 \_\_\_\_ 25 \_\_\_\_

\_\_\_\_ TOTALS

Compete Collaborate Compromise Accommodate Avoid

or Defeat or Cooperate or Withdraw

**THE COLUMN WITH THE HIGHEST TOTAL REPRESENTS YOUR PREFERRED NEGOTIATION STYLE, THE ONE WITH THE SMALLEST IS YOUR LEAST PREFERRED STYLE.**



TRANSITION ASSISTANCE PROGRAM  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

# Individual Transition Plan Review

Roadmap to a Successful Transition



**TRANSITION ASSISTANCE PROGRAM**  
*Start Strong • Serve Strong • Reintegrate Strong • Remain Strong*

Soldier for Life – Transition Assistance Program  
**Individual Transition Plan (ITP)  
Review**

January 2018

**Learning Objectives:**

- Review the purpose of the Individual Transition Plan (ITP).
- Assess and finalize ITP
- Refine ITP.



## Roadmap to Successful Transitioning:

Achieve realistic Career Goals  
based on assessment of:

- Personal and Family needs.
- Personal and unique:
  - Knowledge
  - Skills
  - Abilities
  - Experience
  - Interest



ITP Review

January 2018

3

## What is the ITP?

- Vehicle to discover and explore skills and interests-  
potential post-transition Career Paths.
  - Identifies critical transition activities.
  - Establishes a timeline to complete critical activities  
prior to transition.
  - “Living” document that should be continuously  
updated and modified.

ITP Review

January 2018

4

## “Undecided” is Not an Option:



Legislative Mandates and Army Directives **REQUIRE** Soldiers to establish a plan.

- Career Path must be selected.
- Default track is Employment.

ITP Review

January 2018

5

## Preparing for Transition:

- The ITP outlines several standards that are designed to help Soldiers attain their goals.
- Soldiers are required to provide documentation of meeting those **Career Readiness Standards** to their Transition Counselor and Command Representative prior to transition.
- It is highly encouraged that each Soldier schedule an appointment with their SFL-TAP Counselor to review progress towards meeting **Career Readiness Standards**.

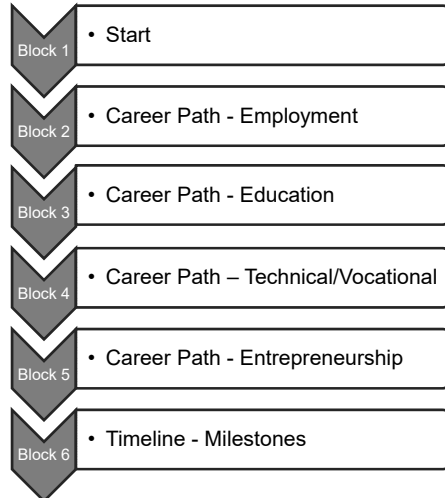


ITP Review

January 2018

6

## Required ITP Blocks:



- Completed Blocks 1, 2, and 6.
- Completed Block 3, 4, or 5 as it applies to the individual's goals.



ITP Review

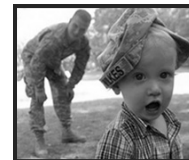
January 2018

7

Block 1

## Review Post-transition Personal and Family Requirements:

- Did I identify all needs?
- Have my needs changed?
- Have I considered all possible impacts?
- Has my housing plan changed?
- Have my transportation needs changed?
- Did I complete all personal assessments?
- When I completed the MOS Crosswalk, did my experience and training translate over?
- Do I need to change my Career Path?



ITP Review

January 2018

8

## Review Completed Block 1 Page 1:

**Individual Transition Plan**  
(ITP BLOCK 1)  
**PRIVACY ACT STATEMENT**

**AUTHORITY:** 10 U.S.C. 1142, Pre-separation Counseling; DoD Directive 1332.35, Transition Assistance for Military Personnel and DoD Instruction 1332.36, Pre-separation Counseling for Military Personnel. **PRINCIPAL PURPOSE(S):** To document achievement of Career Readiness Standards commensurate with the Service member's desired employment, education, technical training, and entrepreneurial objectives. **ROUTINE USE(S):** The DoD "Blanket Routine Uses" found at [http://dpmc.defense.gov/privacy/CORIs/blanket\\_routine\\_uses.html](http://dpmc.defense.gov/privacy/CORIs/blanket_routine_uses.html) apply. **DISCLOSURE:** Voluntary; however, if information is not provided, it may not be possible for a Commander or designee to verify that a Service member has met Career Readiness Standards.

Full Name: \_\_\_\_\_ Anticipated Separation Date: \_\_\_\_\_  
 Rank: \_\_\_\_\_ Unit: \_\_\_\_\_  
 Date attended Pre-separation Counseling: \_\_\_\_\_ (attach copy of DD Form 2648 eForm Needs Assessment. Copy will have "DRAFT" watermark until completed and signed by Commander.)  
 List your top 3 Military Occupation Code(s) and Title(s):  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_  
☐ \_\_\_\_\_

Has my anticipated Separation Date changed?

Is this dated within the past 18 months?

ITP Review

January 2018

9

## Review Completed Block 1-Section I

**PERSONAL ASSESSMENT**

**Section I. Identify Post-transition Personal/Family Requirements**

**A. Taking Care of Individual/Family Member Needs**

♦ Identify individual/family needs such as medical care, expenses, and location of potential providers.

Notes: \_\_\_\_\_

♦ Identify extenuating individual/family circumstances (e.g. need to provide care for elderly parents, family business, exceptional family member needs, etc.).

Notes: \_\_\_\_\_

♦ Assess impact of individual/family requirements on relocation options (e.g. quality of local schools, availability of medical care, spouse employment opportunities, etc.).

Notes: \_\_\_\_\_

Has anything in my personal life changed so that I need to review, update, revise, or change my Family needs or requirements?

ITP Review

January 2018

10

## Review Completed Block 1-Section II:

### Section II. Evaluate Military and Civilian Experience and Training

#### A. Documenting Job Related Training

##### ❖ Check all that apply:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> High School Graduate/GED | <input type="checkbox"/> Training Certificates/ Licenses | <input type="checkbox"/> Baccalaureate Degree  |
| <input type="checkbox"/> Vocational School        | <input type="checkbox"/> Apprenticeship                  | <input type="checkbox"/> Post Graduate Studies |
| <input type="checkbox"/> Relevant Training        | <input type="checkbox"/> Some College                    | <input type="checkbox"/> Master's Degree       |
| <input type="checkbox"/> Technical Training       | <input type="checkbox"/> Associates Degree               | <input type="checkbox"/> Doctorate             |

- ❖ Gather documentation of your civilian and military experience/training (e.g., certifications, diplomas, transcripts, licenses, etc.) and list them below. This may require research on your behalf to contact former technical training and academic institutions to identify their specific procedures and any applicable fees for providing this service.

\* \_\_\_\_\_ \*

\* \_\_\_\_\_ \*

\* \_\_\_\_\_ \*

- ❖ \*\*\* Verify your military experience and training at: <https://www.dmdc.osd.mil/tags>. Assistance is available by meeting with an Education Counselor and instruction is available by attending the Transition GPS Core Curriculum training. Review the list of schools documented on the VMET site. If necessary, gather documentation and list below all military professional development schools you completed that are missing from the VMET site:

\* \_\_\_\_\_ \*

\* \_\_\_\_\_ \*

- ❖ Calculate American Council on Education (ACE) credits earned for military training (if applicable): <http://www.acenet.edu/Content/NavigationMenu/Programs/Services/Military/Programs/index.htm>

Number of ACE credits earned: \_\_\_\_\_

ITP Review

January 2018

11

Did I get the information I need from VMET, the MOS Crosswalk, or the DOL Employment Workshop to complete this section?

If not, what do I still need?

## Review Completed Block 1-Section III:

### Section III. Determine Post-transition Career Path

- A. Designate the career field you wish to pursue based on your personal, family and financial obligations and desires.

Desired Career Field: \_\_\_\_\_

Desired Relocation Destination: \_\_\_\_\_

#### B. Designate your transition career path.

- ❖ Select the transition career path you wish to pursue. Use the statements below each path to help you determine the appropriate transition career path.

- ☐ Employment (refer to ITP Block 2, Employment, Sec. IV; and Block 6, Milestones, Sec. VIII)  
- I am qualified to seek immediate employment in my desired career field or I plan to explore future employment opportunities. This path applies to all transitioners.
- ☐ Education (refer to ITP Block 3, Education, Sec. V; and Block 6, Milestones, Sec. VIII)  
- I require additional education in my desired career field.
- ☐ Technical Training (refer to ITP Block 4, Technical Training, Sec. VI; and Block 6, Milestones, Sec. VIII)  
- I require additional technical training in my desired career field.
- ☐ Entrepreneurship (refer to ITP Block 5, Entrepreneurship, Sec. VII; and Block 6, Milestones, Sec. VIII)  
- I desire to start my own business.

Has my Post-Transition Career Path changed?



ITP Review

January 2018

12

## Career Path – Employment:

### Determine Post-transition Career Path

- Created resume(s).
- Identified personal references.
- Documented volunteerism.
- Initiated Job Search Network.
- Submitted at least two job applications to employers or received a Job Offer.



ITP Review

January 2018

13

## Review Completed Block 2-Section IV:

CAREER PATH – EMPLOYMENT (ITP BLOCK 2)

### Section IV. Employment

Note: Any Guard or Reserve member facing employment difficulty prior to or after an active duty tour can contact Employer Support of the Guard and Reserve (<http://www.esgr.mil/>) to learn their legal rights. ESGR will work to resolve conflicts or misunderstandings between the member and their employer.

◆ Date of DOL Employment Workshop: \_\_\_\_\_

A. Attach a copy of your resume or begin to develop a private and/or federal resume.

◆ Identify your professional skills.

Sample: Lean Six Sigma – black belt; procurement skills; proven leader; management; facilitate staff communications; analyze reports; prepare presentations; estimate quantities and costs of materials for projects; provide labor projections; maintain fleet of 10 tracked vehicles; organize and schedule events.

• \_\_\_\_\_

• \_\_\_\_\_

• \_\_\_\_\_

◆ Identify your personal strengths and attributes.

Sample: Mature manager; able to identify timely solutions; excellent team building skills; effective communicator; dedicated and reliable – will work until job is complete; highly organized; able to ask for help when needed; team player; disciplined work ethic; able to live within means; quick learner.

• \_\_\_\_\_

• \_\_\_\_\_

• \_\_\_\_\_

◆ Provide employment history (military and/or civilian) for the last three positions you held:

Employer / Unit #1: \_\_\_\_\_ Position: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Accomplishments: \_\_\_\_\_

Do I need to update anything since I attended the DOL Workshop?



Do I need to update my resume because of a new job, degree, or skill?

Have I shown my resume to my SFL-TAP Counselor?

ITP Review

January 2018

14

## Review Completed Block 2:

❖ Identify at least 3 professional references\* (former Commanders, supervisors, and employers who have firsthand knowledge of your technical proficiency, work ethic, devotion to duty, etc.).

Name #1: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #2: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Name #3: \_\_\_\_\_ Title/Position: \_\_\_\_\_

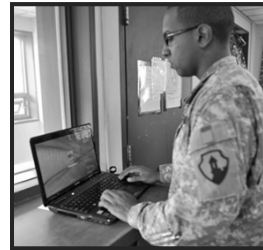
Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

❖ Identify at least 3 personal references\* who can speak to your character, integrity, values and morals.

Name #1: \_\_\_\_\_ Title/Position: \_\_\_\_\_

Organization: \_\_\_\_\_ Phone/Email: \_\_\_\_\_

Do I need to update contact information for my identified references?



ITP Review

January 2018

15

## Review Completed Block 2:

❖ Consider the networking opportunities and continued service benefits of joining the Guard or Reserve.

Notes:

Do I need additional help identifying and creating a network of referrals?

❖ Seek additional education, technical training, licenses, and/or certification.

Notes:

Do I need additional training and/or certification?

❖ Schedule informational (practice) job interviews.

Notes:

Have I created a USAJOBS account?

❖ Establish a USAJOBS account and research potential federal employment opportunities.

Notes:

ITP Review

January 2018

16

## Career Path - Education

- Completed Educational Needs Assessment.
- Assessed financing options.
- Identified an Academic Institution of your Choice.
- Scheduled a one-on-one with the Counselor at your Institution of Choice.
- Contacted the Student VA.
- Contacted the institution's GI Bill Certifying Official to confirm eligibility.

## Career Path – Technical Training

- Completed the Education Needs Assessment.
- Assessed financing options.
- Identified a Technical Training Institution.
- Researched required Standardized Testing and possible fees.
- Contacted the Counselor at the institution.
- Identified local Veteran Support Services.
- Scheduled a one-on-one with the Counselor.
- Confirmed GI Bill Eligibility at the institution.

## Review Block 3 Section V or Block 4 Section VI:

CAREER PATH - EDUCATION (ITP BLOCK 3)

### Section V. Education

A. Contact your Transition Counselor to schedule attendance at the Education Workshop.

Date of Transition GPS Education Workshop: \_\_\_\_\_

B. Complete the Education Needs Assessment.

❖ Schedule one-on-one counseling with a Service Education Counselor.

Notes:

Name of counselor/advisor: \_\_\_\_\_ Date attended: \_\_\_\_\_

❖ \*\*\* Attach the results of your Education Needs Assessment.

Has anything  
changed since  
I attended the  
Education  
Workshop?

Have I met  
with an  
Education  
Counselor?

ITP Review

January 2018

19

## Review Completed Block 3 or Block 4:

C. Assess educational financing options.

❖ Apply for GI Bill benefits - visit: <http://www.gibill.va.gov/> and [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

Notes:

GI Bill application date: \_\_\_\_\_

❖ Determine if you will attend school part-time or full-time and identify how many credit hours you will take each semester.

Notes:

❖ Identify potential sources of income while attending school (e.g., employment options and scholarship/  
grant eligibility including academic, athletic, need-based, veteran status, national/career specific)

Did I find out  
anything through  
my VA Briefing  
that changes how  
I will pay for my  
education?

Do I know how I  
will pay for my  
education?

ITP Review

January 2018

20

## Review Completed Block 3 or Block 4:

- ❖ Research standardized testing requirements of potential academic institutions (e.g., SAT, SAT II, GRE, GMAT, MCAT, LSAT) and identify local testing schedules, locations and fees:  
<http://sat.collegeboard.org/home>, <http://www.ets.org/>, <http://www.mba.com/>,  
<https://www.aamc.org/students/applying/mcat/>, and <http://www.lsac.org/>

Notes:

Have I completed my testing?

Do I have to change my plans  
based on the results of my testing?



ITP Review

January 2018

21

## Review Completed Block 3 or Block 4:

- ❖ Identify your top 3 academic institutions.

• \_\_\_\_\_ Location: \_\_\_\_\_  
 • \_\_\_\_\_ Location: \_\_\_\_\_  
 • \_\_\_\_\_ Location: \_\_\_\_\_

Have I applied to my  
selected institutions?

Is there a deadline or is  
it open enrollment?

- ❖ \*\*\* Submit an application to the institution(s) you selected.

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Name of institution: \_\_\_\_\_ Date submitted: \_\_\_\_\_

Have I been admitted to  
my school of choice?

Do I have to change my  
plans?

ITP Review

January 2018

22

## Career Path – Entrepreneurship

- Evaluated applicable skills.
- Evaluated personality traits.
- Scheduled session with a Small Business Advisor.
- Developed a Business Plan.
- Determined legal requirements for your business.



Photo courtesy of Master Sgt. Michael Chann

ITP Review

January 2018

23

## Review Block 5-Section VII:

❖ Schedule a counseling session with a Small Business Administration Advisor: [www.sba.gov](http://www.sba.gov)

Notes:

Have I met with a Small Business Administration Advisor?



ITP Review

January 2018

24

## Review Completed-Block 5

B. Begin developing a business plan.

- ❖ Provide an in-depth description of the type of business products and services you plan to offer.

Notes:

Type of business: \_\_\_\_\_

Have I developed a  
Business Plan?



ITP Review

January 2018

25

## Review Completed-Block 5:

C. Determine the legal requirements of your business.

- ❖ Research and determine what form of business entity to establish (i.e., sole proprietorship, partnership, corporation, S corporation, or limited liability company).

Notes:

- ❖ Research and evaluate the differences and benefits of For-Profit and Non-Profit firms and identify the advantages of each.

Notes:

Have I obtained legal advice about  
the organization of my proposed  
Business Plan?



ITP Review

January 2018

26

## Transition Milestones:

Have I identified all of the required Milestones I must accomplish?

Have I scheduled all of the Milestones?

Have I completed all of the Milestones?

### TRANSITION MILESTONES (ITP BLOCK 6)

Section VIII. Use this template to develop your individual transition timeline. This example is not intended to be an all-inclusive list of actions applicable to your transition. However, the items marked as "Required" are mandatory planning activities and must be completed to achieve the required Career Readiness Standards applicable to your chosen career path. Additional room is provided to allow you to tailor this timetable to meet your specific requirements.

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
24 months – 18 months	R	• Attend Pre-Separation Counseling and complete Pre-Separation Counseling Checklist		
	R	• Prepare Individual Transition Plan (ITP)		
		• Evaluate future personal and family housing, transportation and financial requirements		
	R	• Crosswalk military skill set to civilian skills		
	R	• Identify and document requirements & eligibility for licensure, certification and apprenticeships		
		• Visit the Education Center to assess your job skills and interests. Sign up for college entrance exams, training opportunities, license programs, college courses, or certification exams		
	R	• Attend the Employment Workshop		

ITP Review

January 2018

27

## Transition Milestones:

### TRANSITION MILESTONES (ITP BLOCK 6)

Section VIII. Use this template to develop your individual transition timeline. This example is not intended to be an all-inclusive list of actions applicable to your transition. However, the items marked as "Required" are mandatory planning activities and must be completed to achieve the required Career Readiness Standards applicable to your chosen career path. Additional room is provided to allow you to tailor this timetable to meet your specific requirements.

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date
24 months – 18 months	R	• Attend Pre-Separation Counseling and complete Pre-Separation Counseling Checklist		
	R	• Prepare Individual Transition Plan (ITP)		
		• Evaluate future personal and family housing, transportation and financial requirements		
	R	• Crosswalk military skill set to civilian skills		
	R	• Identify and document requirements & eligibility for licensure, certification and apprenticeships		
		• Visit the Education Center to assess your job skills and interests. Sign up for college entrance exams, training opportunities, license programs, college courses, or certification exams		
	R	• Attend the Employment Workshop		

ITP Review

January 2018

28

## Resources:

- Student VA: [www.studentveterans.org/](http://www.studentveterans.org/)
- GI Bill benefits: [www.ebenefits.va.gov](http://www.ebenefits.va.gov)
- Identify potential sources of income while attending school: [www.careeronestop.org/ReEmployment/Veterans/](http://www.careeronestop.org/ReEmployment/Veterans/)
- Research standardized testing required and possible fees: [sat.collegeboard.org/home](http://sat.collegeboard.org/home)
- Small Business Advisor: [www.sba.gov](http://www.sba.gov)
- GI Jobs Military Transition: [www.gijobs.com](http://www.gijobs.com)
- Veterans Employment Center: [www.ebenefits.va.gov/ebenefits/jobs](http://www.ebenefits.va.gov/ebenefits/jobs)
- American Corporate Partners: [acp-usa.org/](http://acp-usa.org/)

ITP Review

January 2018

29

## National Reachback Assistance

**SFL-TAP Virtual Center**

1-800-325-4715

<https://www.sfl-tap.army.mil/>



ITP Review

January 2018

30

## Next Steps:

- Continue to review and update ITP throughout transition.
- Schedule one-on-one ITP Reviews periodically with your SFL-TAP Counselor.
- Complete Capstone Counseling and sign your eForm DD 2648 Capstone Review.



ITP Review

January 2018

31

## Questions?



ITP Review

January 2018

32

# SFL-TAP Road Map

## **END WITH: Capstone w/ITP review and DD 2648 (eForm) Capstone Review phase**

Soldiers participate in Capstone with ITP review to validate and verify that they are prepared to be successful following military service by producing documentation that they meet all Career Readiness Standards (CRS):

- Attend Capstone and complete DD Form 2958
- Complete Individual Transition Plan (ITP)
- The additional four CRS are specific to those who have selected either the Education or Technical Training Tracks
  - Complete an assessment tool to identify aptitudes, interests, strengths, or skills
  - Complete a comparison of academic or training institution choices
  - Complete a college, university or career technical training application or receive an acceptance letter, respectively
  - Confirm one-on-one counseling with a higher education or career technical training institution advisor or counselor
- Evaluate opportunities presented in continued Military Service counseling (AC only)
- Complete assessment tool
- Identify and document requirements and eligibility for licensure, certification, and apprenticeship (MOS Crosswalk Gap Analysis)
- Crosswalk military skills set to civilian skills (MOS Crosswalk Gap Analysis)
- Prepare a 12-month post-separation budget
- Prepare and submit the Job application package = Resume (Civilian or Federal), references, and two submitted job applications) **OR** a job offer letter
- Receive DOL Gold Card
- Attend DOL Employment Workshop **OR** obtain an Exemption (Waiver\*)
- Attend VA Benefits Briefings I & II
- Register for VA Benefits (e-Benefits)
- Complete Preseparation Briefing/Initial Counseling and DD 2648 (eForm) Preseparation Assessment

## **Accessing Higher Education Track**

Guides and assists Soldiers pursuing college education with preparation for the college application process. Topics covered include identifying educational goals, finding education funding and researching and comparing institutions.

## **Career Technical Training Track**

Guides and assists Soldiers pursuing career technical training with preparing for researching and selecting institutions and technical fields.

## **Entrepreneurship Track**

Soldiers pursuing self-employment in the private or non-profit sectors learn about the challenges faced by entrepreneurs, the benefits and realities of entrepreneurship, and the steps toward business ownership.

## **Continuum of Military Service Opportunity Counseling**

Informs Soldiers of the opportunity to continue their military service by joining a Reserve Component.

## **DOL Employment Workshop (DOLEW)**

Informs and assists transitioning Soldiers with preparation of the tools and steps required for a successful transition to civilian employment.

## **Army MOS Crosswalk**

Translates military skills, training and experience into civilian skills, education and credentialing appropriate for civilian jobs. Document GAP Analysis and complete assessment tool

## **Financial Planning for Transition**

Provides information and tools needed to prepare a 12-month post-separation budget, identify financial responsibilities, obligations and goals after separation from the military.

## **VA Benefits Briefings I & II**

Informs transitioning Soldiers of their Veterans benefits options.

## **e-Benefits Registration**

Provides web-based information to Soldiers, Veterans, and their family members on how to access Veteran benefits, resources, services, and support.

## **BEGIN WITH: Preseparation Briefing/Initial Counseling and DD 2648 (eForm) Preseparation Assessment**

Introduces Soldiers to the full range of transition programs and services available.