

# VETERANS HANDBOOK

## Tactics for Civilian Life

- Employment



- Planning for Transition



- Education



- Housing



- Financial Security



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# Making the Right Moves

There's no basic training for new veterans.

You've heard it before: The transition from service member to civilian is one of the most difficult you're ever likely to make. You can plan diligently, make well-reasoned decisions, and think you're ready for what's ahead. But being a member of the military one day and a veteran the next means leaving behind a clearly defined and closely knit unit and becoming just one of the crowd.

How easily you manage this move depends on how carefully you plan and a number of other factors, some of which you're already aware of:

- Whether you made the decision to leave the military or it was made for you
- If you have a good job lined up
- If you're coping with a serious injury
- How stable your personal life is

But you may also have to cope with emotions or reactions that surprise or disturb you, including symptoms of persistent stress.

The best way to prepare for this dramatic change in your life is to anticipate its challenges and be ready to seize its opportunities.

## OFF TO A HEAD START

Before you leave the service, it's a good idea to identify the professional, financial, and personal choices that lie ahead and to explore the ways your status as a veteran may give you certain advantages.

Certainly employment is a major concern, and, as you'll discover, various departments of the federal government, including Defense (DoD), Labor (DOL), and Veterans Affairs (VA) have mounted a coordinated effort to help you launch a successful job search. Individual states also have veteran-specific employment programs, as do some private organizations.

The Post 9/11 GI Bill provides tuition and housing assistance for qualifying veterans. And while financial aid from the Department of Education, individual states, and many

educational institutions isn't necessarily veteran-specific, it can help make it possible for you to be a full-time student.

When you're ready to buy a home, you'll want to investigate the VA home loan program and look into real estate tax breaks that may be available. Similarly, your insurance needs—life and healthcare in particular—may be met at least in part by programs you're eligible for as a veteran.

Finally, it's smart to seek out veteran-friendly financial institutions for your savings, checking, and investment needs.

## THREE KEY DECISIONS

To prepare for the immediate choices you'll have to make as a new civilian, it helps to group them into three categories:

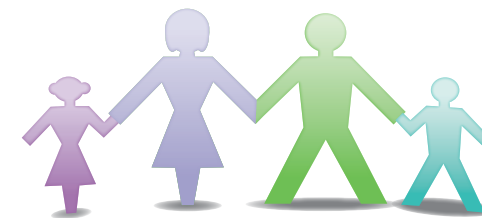
- **Career decisions**, including whether to postpone your job search to polish your skills, acquire new ones, or finish an undergraduate or graduate degree

## FAMILY MATTERS

If you have a family—spouse, partner, children—the changes in your life are intertwined with the changes in theirs. Talking things through and making collaborative decisions are essential to a successful transition.

For example, choosing one job over another may be a decision you have to make for yourself. But where that job is located, whether you buy a home right away or decide to rent, and if you choose to use the GI Bill's tuition assistance for yourself, your spouse, or your children isn't just about you—they affect your family directly.

If you've been deployed for extended periods, you and your spouse may not have been doing much joint decision making, if only for practical reasons. Establishing—or reestablishing—a partnership approach to setting goals, making choices, and managing money can add positive energy, rather than more stress, to your new life.



## READY, AIM, FILE

If you plan to take advantage of the VA benefits to which you're entitled, it's essential to enroll for your VA eBenefits account at [www.eBenefits.va.gov](http://www.eBenefits.va.gov).

Check out the "Introduction to eBenefits" link on the Help Page for a description of how to apply. You'll need to be registered in the Defense Enrollment Eligibility Reporting System (DEERS) and have a DoD Self Service (DS) Logon.

When you leave the military, the one thing you don't leave behind is the paperwork. There's a form for almost everything, from your Release or Discharge papers (DD Form 214) and Verification of Military Experience and Training (DD Form 2586) to the specific documents you need to qualify for a VA loan guaranty, receive tuition assistance through the GI Bill, or convert your SGLI insurance.

It's smart to obtain the original documents and a number of certified photocopies while you're still on active duty. You will need a system for keeping them secure and accessible so you'll have them when you need them—which may be more often than you think.

You'll also want to keep careful track of your personal records, including birth certificates, adoption papers, marriage licenses, and divorce decrees. There are times when you need originals, not copies.

- **Financial decisions**, including establishing a relationship with a reputable financial institution, such as a credit union, setting a strategy for saving and investing, and refining your money management skills
- **Personal decisions**, including where to live, the type and amount of life insurance you need, and the best source for health insurance

There's overlap, of course. The flexibility you have in managing your money depends on what you earn and what your living expenses are. Similarly, the decisions you make about health insurance may depend on whether or not your new employer offers this coverage.

