

PRE-SEPARATION COUNSELING RESOURCE GUIDE

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All websites and URLs in this guide were active at the date of publication. However, web content is subject to change without notice. Users of this guide are advised to confirm information is current.

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TRANSITION RESOURCE DOCUMENTS

Pre-Separation Counseling Resource Guide

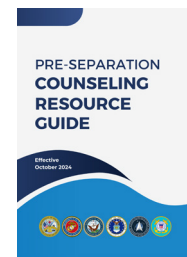
On behalf of the Department of Defense (DoD) and Department of Homeland Security (DHS), THANK YOU for your service to the nation. As a result of your dedication and commitment, you have earned valuable benefits and access to numerous programs and services, which are outlined in this Pre-Separation Counseling Resource Guide.

These benefits are for Armed Forces members, Reserve Components (RC), and their families. Although various DoD programs

are outlined, most of these programs also apply to Coast Guard members. If there is a question on whether or not a Coast Guard member can participate in a specific program, please contact your local Transition Office.

Pre-Separation Counseling provides a lot of information on the many benefits, services, resources, and programs available during and after transition. This guide provides you with the basic information including

hyperlinks, to start you on your journey and research programs that may be beneficial to you as you transition. Knowing about these benefits and programs is the first step in helping you make informed decisions when you transition, retire, or are released from active duty.



Pre-Separation Counseling is divided into ten steps based on the topics covered and are designed to help you transition into the next phase of your life:

STEP 1: Plan for Your Transition

STEP 2: Build Your Transition Team

STEP 3: Manage Your VA Benefits

STEP 4: Plan for Health/Mental Care and Insurance

STEP 5: Plan for Civilian Employment/Vocational Training

STEP 6: Explore Federal Employment

STEP 7: Plan for Further Education

STEP 8: Consider Starting a Business

STEP 9: Explore Additional Information and Benefits

STEP 10: Locate Assistance



MY Transition To Do List

MY TRANSITION "TO DO" LIST AND NOTES PAGE



ACTIVITY

Throughout this brief, add the tasks you need to complete and take notes as you prepare for transition. Note page is on page 82 in the Resource Guide.

RG, p. 82

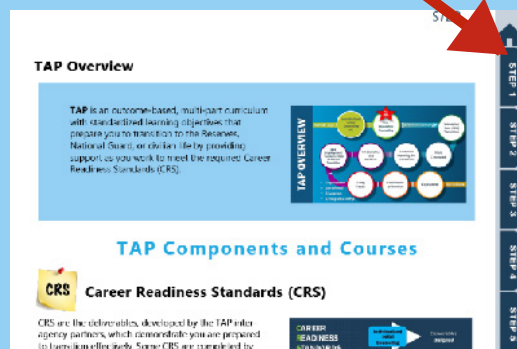
At the end of the Resource Guide (RG), you will find a small version of the icon below that is hyperlinked to the My Transition "To Do" List and a "Notes" page.

Click on this icon to be taken directly to the "To Do" page to create your own list of to do tasks for transition.



Select the step button to go directly to that section.

STEP



STEP 1:

Plan for Your Transition

Effects of Career Change



Whether you are retiring or separating from the military or leaving active-duty status, this is a major change in your life. Just as any major change, it will be exciting as well as present challenges. Transitioning can be stressful and may seem like you are losing a part of your identity, but it also opens a whole range of new possibilities. By approaching your transition as an opportunity for personal and professional growth, you will take a giant step toward re-framing your identity and moving forward with a positive transition experience.

As you start the process, it is a good time to begin thinking about the changes that lie ahead and plan for those that you know will cause stress. This list may include obtaining employment, finding a place to live, covering the financial gap between military and civilian paychecks, and understanding non-TRICARE insurance. The first step is to plan for your transition. By doing so, you can decrease the stress and apprehension that may accompany your transition to civilian life.

TAP is a congressionally mandated program. In 2011, Congress enacted legislation, Title 10 U.S.C., to ensure that transition assistance was provided consistently to all transitioning service members.

Over time, those laws were reviewed and adapted to ensure relevancy in content, process, and program.



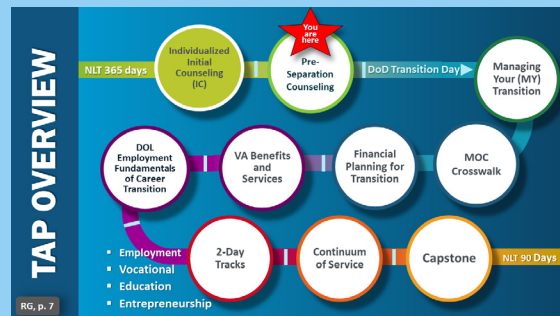
Current TAP legislation and policy documents

- Title 10, U.S.C, Sections 1142, 1143, and 1144
- National Defense Authorization Act (NDAA) Fiscal Year (FY) 19 – John S. McCain – Section 552 – Improvements to TAP
- NDAA FY20 – Sections, 570c, 570f
- Department of Defense Instruction (DoDI) 1332.35 – Transition Assistance Program (TAP) for Military Personnel



TAP Overview

TAP is an outcome-based, multi-part curriculum with standardized learning objectives that prepare you to transition to the Reserves, National Guard, or civilian life by providing support as you work to meet the required Career Readiness Standards (CRS).



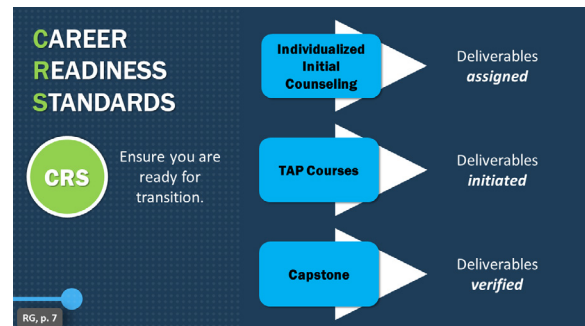
TAP Components and Courses



CRS Career Readiness Standards (CRS)

CRS are the deliverables, developed by the TAP inter-agency partners, which demonstrate you are prepared to transition effectively. Some CRS are completed by attending a TAP workshop or briefing while others will require you to complete an activity or a document.

Your TAP counselor will review your CRS during Capstone to determine if the CRS have been completed or if a warm handover is required.



Individualized Initial Counseling (IC):

During the individualized one-on-one counseling session with a TAP/Transition counselor, you and your counselor should have:

1. Completed a personal self-assessment and begun development of your Individual Transition Plan (ITP).
2. Initiated the "Service Member Pre-Separation/Transition Counseling and Career Readiness Standards e-Form for Service Members Separating, Retiring, Released from Active Duty (REFRAD)," more commonly referred to as the DD Form 2648.
3. Determined a tier level.



Self-Assessment/Individual Transition Plan (ITP):

The self-assessment helps identify beneficial topics and needed services for a smoother transition. The ITP includes the steps required to complete the TAP process. This document is a road-map for you to use to guide you through YOUR transition process. Due to the differences in the culture between the services, each branch of service has a service-specific ITP based on standard mandated requirements.



*Complete a
Self-Assessment
and initiate the ITP*

A tier level is determined based on the conversation with your counselor, the self-assessment, and the ITP. The tier level guides which courses and CRS are mandatory for your personal transition from military service.

It will be beneficial for you to return to your ITP frequently throughout the transition process to be sure you are on track to complete all the required elements.

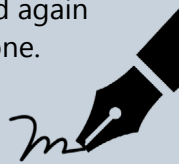
If you have not completed all components of IC, contact your TAP counselor immediately. It is critical to identify and document your TAP requirements accurately.

Pre-Separation Counseling Brief

This brief is delivered by the TAP/Transition counselor to provide information on the services, benefits, and resources available during and after transition. **The DD Form 2648**, in either print or electronic form, will be signed after completing your Pre-Separation Counseling and again after completion of Capstone.

The DD Form 2648

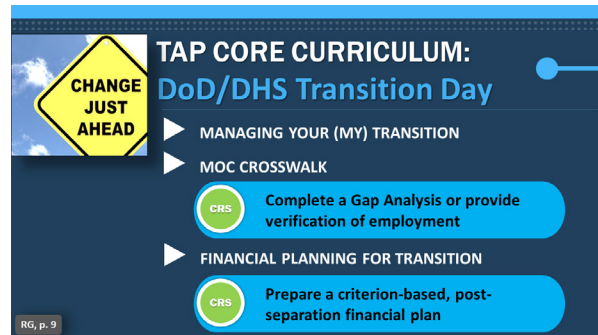
This form, in either print or electronic form, will be signed after completing your Pre-Separation Counseling and again after completion of Capstone.



Core TAP Curriculum

These are mandatory classes which may be waived depending on your IC and tier assignment. The core curriculum consists of 3 full days of instruction for

1. **DoD Transition Day,**
2. **VA Benefits and Services (VABAS), and the**
3. **DOL Employment Fundamentals of Career Transition EFCT.**



1 DoD/DHS Transition Day

Contains three different courses - Managing Your Transition (MYT), MOC Crosswalk (MOC), and Financial Planning for Transition (FP). Each course provides information and resources for use during and after transition.

Managing Your Transition (MYT)

This course presents a review of the TAP process, curriculum, and mandatory components followed by important transition topics. This course discusses common transition concerns such as finding a new purpose, cultural differences between military and civilian sectors, and provides reliable resources available during and after transition.



Attend the course

MOC Crosswalk (MOC)

This course assists with identifying skills obtained in the military and information on translating military skills to the civilian workplace and resume.



Complete a Gap Analysis or provide verification of employment

Financial Planning for Transition (FP)

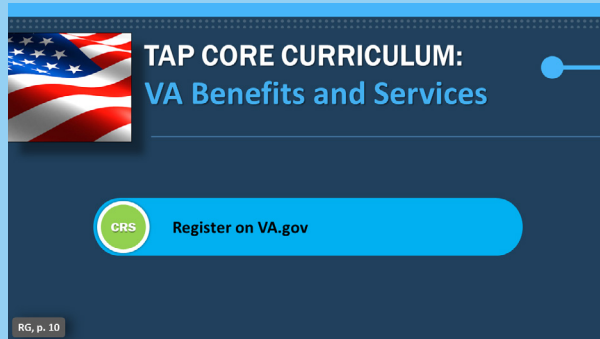
This course covers a range of broader financial topics relevant to the transition, ensuring a well-rounded understanding of the financial landscape awaiting you in civilian life.



Prepare a criterion-based, post-separation financial plan

2

Department of Veterans Affairs (VA) Benefits and Services Day



Provides information on how to use the VA benefits and services earned during your military career to support a successful transition.

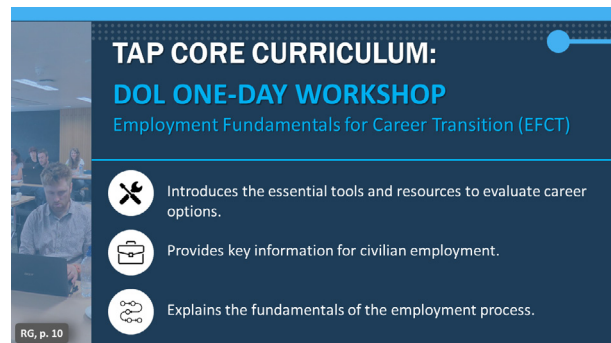


Register on
VA.gov

3

Department of Labor (DOL) Employment Fundamentals of Career Transition (EFCT) Day

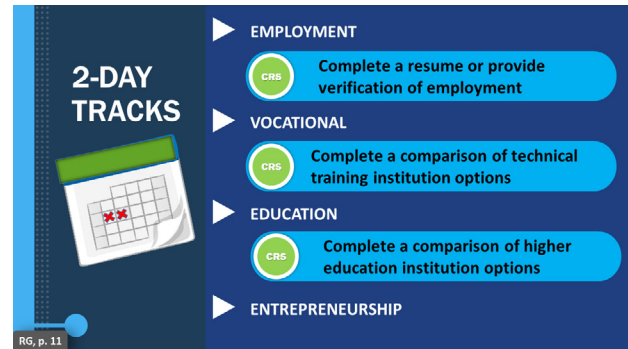
Provides a high-level overview of the employment process and information to develop a resume, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.



2 Day Tracks

These tracks are designed to provide topic-specific information on a possible path for transition:

- **Employment**
- **Vocational**
- **Education**
- **Entrepreneurship**



Employment Track:

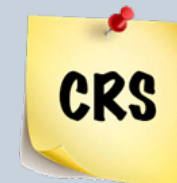
DOL Employment Workshop (DOLEW) covers emerging best practices in career employment including the use of emerging technology to network and search for employment. During the employment track, you will draft a resume.



Complete a resume or provide verification of employment

Vocational Track:

DOL Career and Credential Exploration (C2E) offers an opportunity to complete a personalized career development assessment of occupational interest and ability and be guided through a variety of career considerations. During the vocational track, you will conduct a comparison of two schools, training programs, or credentials.



Complete a comparison of technical training institution

Education Track:

Managing Your (MY) Education (MYE) assists with identifying the education requirements that support personal career goals. During the education track, you will conduct a comparison of two colleges or universities.



Complete a comparison of higher education institution options

Entrepreneurship Track:

Small Business Administration (SBA) **Boots to Business (B2B)** provides an introductory understanding of business ownership.



Attend the course

Continuum of Military Service Opportunity (Active Component Only)

If you served less than 8 years of active military service, you must complete the remainder of your contractual obligation. You can complete your obligation by becoming a member of the Ready Reserve in either the Selected Reserves (SELRES) or Individual Ready Reserves (IRR). TAP will provide you the opportunity to learn about both reserve options through this mandatory counseling.

As you transition, be sure to explore the Reserve and Guard options in the geographic area where you plan to reside. It is possible to live in one location and be part of a Reserve/Guard unit in another. Continuing Military Services is also available for those who have served 8 years or more of active duty and have completed their military service obligation. As a separating or retiring service member, you may continue to serve as a reservist depending on your situation.

For more information, contact a prior service or Reserve recruiter on your installation.



Complete a continuum of Military Service Opportunity counseling

Capstone/ITP Review and Warm Handover

The last step in the process prior to separation is to complete a Capstone. This occurs no later than 90 days before you transition from active duty and will verify you have met your required CRS and have completed an ITP.

If you have not met your CRS or if you feel you need additional assistance, a warm handover is provided to the appropriate agency.

- **Employment Assistance** – Employment Navigators and American Job Centers
- **Housing Assistance** – VA Benefits Advisors and Transitioning Service Member Resource Connection
- **Peer Support/Community Reintegration Assistance** – Military OneSource

Sign DD 2648

Sign the DD Form 2648 to acknowledge completion of the required components of TAP.



Transition Planning Documents

DD Form 214 (DD 214)

The DD Form 214 is a document that verifies your proof of military service. The Certificate of Release or Discharge form is issued through the DoD. Due to the amount of personal information included on your DD214, it is recommended you safeguard this document just as you would other personal documentation such as your birth certificate. Each service has a different procedure for receiving the DD 214. Check with your TAP counselor if you are unsure of the process.

DD Form 214

Certificate of Release or Discharge
from Active Duty

Your DD 214 is the **key** to
unlocking all future benefits.

BEFORE TRANSITION:

- Review the dates and locations of Service on your DD 214 CAREFULLY.
- Have mistakes corrected.

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

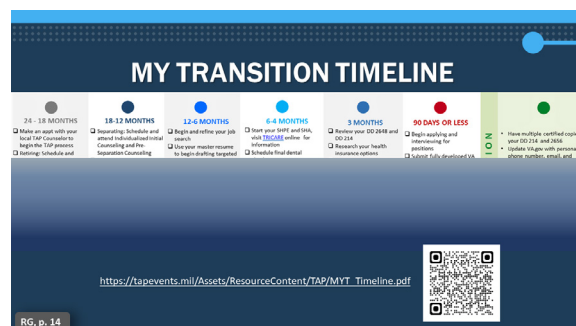
This Report Contains Information Subject to the Privacy Act of 1974, As Amended.

1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER	
4a. GRADE, RATE OR RANK	b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)		
7a. PLACE OF ENTRY INTO ACTIVE DUTY		b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)			
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND		b. STATION WHERE SEPARATED			
9. COMMAND TO WHICH TRANSFERRED			10. SGLI COVERAGE AMOUNT: \$ ☐ NONE		
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)		12. RECORD OF SERVICE			
		a. DATE ENTERED AD THIS PERIOD			
		b. SEPARATION DATE THIS PERIOD			
		c. NET ACTIVE SERVICE THIS PERIOD			
		d. TOTAL PRIOR ACTIVE SERVICE			
		e. TOTAL PRIOR INACTIVE SERVICE			
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)		14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)			
		f. FOREIGN SERVICE			
		g. SEA SERVICE			
		h. INITIAL ENTRY TRAINING			
15a. COMMISSIONED THROUGH SERVICE ACADEMY		YES		NO	
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107b)		YES		NO	
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, specify amount of commitment.)		YES		NO	
16. DAYS ACCRUED LEAVE PAID	17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION		YES		NO
18. REMARKS					
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.					
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)			b. NEAREST RELATIVE (Name and address - include ZIP Code)		
20. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/locality)				OFFICE OF VETERANS AFFAIRS	
a. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)				YES	
21a. MEMBER SIGNATURE				b. DATE (YYYYMMDD)	
22a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)				b. DATE (YYYYMMDD)	
SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only)					
23. TYPE OF SEPARATION		24. CHARACTER OF SERVICE (Include upgrades)			
25. SEPARATION AUTHORITY		26. SEPARATION CODE		27. REENTRY CODE	
28. NARRATIVE REASON FOR SEPARATION					
29. DATES OF TIME LOST DURING THIS PERIOD (YYYYMMDD)				30. MEMBER REQUESTS COPY 4 (Initials)	

DD FORM 214, AUG 2009 PREVIOUS EDITION IS OBSOLETE. MEMBER - 4

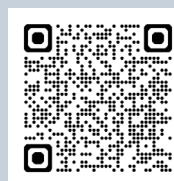
Managing Your (MY) Transition Timeline (MYTT):

The MYTT is not a required component of TAP; however, it is a great resource to help with planning your transition. This basic timeline indicates individual topics that should be considered such as applying for VA healthcare and when to engage with the various portions of TAP. This document is comprehensive, interactive, and developed with input from the services, DOL, VA, and SBA, along with other program partners.



MYT Timeline (MYTT):

https://tapevents.mil/Assets/ResourceContent/TAP/MYT_Timeline.pdf



TAP Interagency Website Guide

The TAP Interagency Website Guide provides all the websites provided during TAP courses. The websites are organized by topic to allow for easier use. You can download this document from the link or by using the QR code.



www.TAPevents.mil/resources



TAP Curriculum Participant and Resource Guides

In addition to the Pre-Separation Resource Guide, all the documents for each TAP Curriculum is available to download. This allows you full access to all of the content provided during your TAP instruction to use, read, review at your convenience.

You can access the guides through the QR code on this page or from www.TAPevents.mil/resources.



STEP 1

Plan for Your Transition

- Confirm your Tier assignment
- Identify which courses you are required to complete
- List the CRSs to be completed
- Sign the DD Form 2648 to acknowledge having received Initial and Pre-Separation Counseling



SIGN FORMS!

Sign DD Form 2648:
to acknowledge receipt of Initial and
Pre-Separation Counseling
and
again after completing all your
required components of TAP



STEP 2:

Build Your Transition Team

Effects of Career Change



While in the service, you had a support team. Similarly, during your transition, you need a team for guidance, support, and networking to help find employment, start a business, go to school, or whatever your transition goal is. This team should include transition experts, individuals who have transitioned recently, and civilians, each offering valuable insights for a successful transition. Who to include is your choice, but suggestions follow.

TAP Staff and Counselors

There are many resources available to transitioning service members, both in and out of the service. TAP staff and counselors lead the list with their extensive knowledge in the transition space. These professionals are available prior to beginning the transition process and until the day you separate or retire, and even beyond, in some cases.



Service Transition or TAP Offices:

- Army – [Transition Assistance Program Center](#)
- Navy – [Fleet and Family Support Centers](#)
- Air Force – [Military and Family Readiness Centers](#)
- Marine Corps – [Marine and Family Programs](#)
- Coast Guard – [Health, Safety and Work-Life Services Center](#)
- Space Force – [Military and Family Readiness Centers](#)



Installation Resources Beyond the TAP Counselor/Office

On-installation resources have professional staff, programs, and services to assist you and your family members with employment, career, and education counseling, resume writing, job training opportunities, apprenticeship opportunities, interview practice, job search assistance, etc.

These individuals (and titles) are different from installation to installation, so ask at your TAP office to see what is offered.

- Military and Family Life Counselors
- Military and Family Support Center
- Chaplains
- Medical professionals
- Behavioral Health Teams
- Education Office (for assessment and college credit information)

Off-Installation Resources

VA Vet Centers are located in your community to help you and your family build meaningful connections, develop tools for achieving success, and aid in the transition from military service. Vet Centers provide individual, group, marriage, and family counseling; community engagement; and referral services. Services are free and do not require enrollment in the VA Healthcare System or a service-connected disability rating.

For more information, visit the [Vet Center website](#), or contact the Vet Center Call Center 24/7 at **877-927-8387**.



Military OneSource is a DoD program providing comprehensive information, resources, and assistance on every aspect of military life at no cost to you or your family. Transitioning service members, including Coast Guard, and their immediate family, can access Military OneSource up to 365 days post separation or retirement. Trained consultants and counselors provide support for a wide range of topics.

Get free and confidential expert help 24/7 at Military OneSource. Call toll-free at **800-342-9647**, use the chat option, at www.MilitaryOneSource.mil, or download the My Military One Source app.



International calling options are available online at www.militaryonesource.mil.

More Off-Installation Resources

American Job Centers (AJC) provide free help to job seekers for a variety of career and employment-related needs. Nearly 2,400 AJCs, funded by the U.S. Department of Labor's Employment and Training Administration, are located throughout the United States. As a veteran, you are provided priority of service at many AJCs. To find your nearest AJC, visit the [AJC website for locations](#).



Military and Veteran Service Organizations (MSO/VSO) are valuable resources for assistance and guidance. MSOs and VSOs provide advocacy, education, and other support for the unique issues facing Service members and veterans. Many have their own job referral and registration services, sponsor job fairs, and provide mentor and networking opportunities. These organizations also offer a wide variety of services, including scholarships for dependents of military personnel, and other support functions. Find more information about MSOs/VSOs at the [MSO/VSO website from VA](#).

Interagency Partners

TAP is an interagency partnership, in which multiple government agencies work together to provide content and resources to support you and your family.

DoD TAP

DoD TAP is comprised of the DoD TAP lead agency and the Military Services. DoD TAP provides guidance and policy to the Services who implement the program as best fits the culture of the service. DoD also develops the curriculum for DoD Transition Day and the Education Track, as well as supports the TAP EventPLUS website. This website provides a schedule of all available TAP classes worldwide, houses the participant guides for all TAP courses, and includes the Transition Online Learning (TOL) portal for online self-paced TAP courses.



DoDTAP website: www.dodtap.mil

TAP EventPLUS: www.tapevents.mil



DOL VETS

The mission of DOL VETS is to prepare America's veterans, service members, and their spouses for meaningful careers. DOL provides the Employment Fundamentals for Career Transition, Employment Workshop, and Career and Credential Exploration courses.

From the DOL VETS website, you can:

- Find a job
- Learn about veteran employment services and apprenticeships
- Explore eligibility for veterans preference
- Access employment resources for spouses

Visit DOL VETS website:

<https://www.dol.gov/agencies/vets>



VA Veterans Resources

VA develops and delivers the VA Benefits and Services course and maintains the [VA website](#), which is the entrance portal for all things related to VA.

From the main page of the VA website, you can access any VA benefits, such as:

- Healthcare: location of VA hospitals
- Disability: how to file a claim, list of vetted VSO to assist
- Education: accessing your GI Bill benefits, VR&R Veterans Readiness and Employment
- Records: easily access your VA records



For more information on vetted VSO/MSO visit the [VA MSO/VSO website](#).

SBA Office of Veterans Business Development

The Office of Veterans Business Development's (OVBD) mission is to provide veterans, service members, National Guard and Reserve members, military spouses, and family members with programs and services to start, grow and expand their small business. OVBD offers several programs and services to assist aspiring and existing veteran entrepreneurs.

For more information, visit the [SBA OVBD website](#).



Additional Support Sources

Additional support is available through the local community as well as from your personal network.

- **Family Members** are an integral part of your transition team. Be aware that your family is also transitioning into a new life, and therefore, may have similar experiences as you. A family can be a source of comfort, encouragement, and support during this time.
- **Military Colleagues** can provide support during the transition the process. Be aware of those who may talk about the transition process, bad or good, but have never been through it.
- **Veterans and Mentors** are valuable resources for transition. Those who have been through the transition process will have a lot of wisdom to share and can assist you by providing guidance and real experiences.
- **Social Network** includes various groups of friends and relatives. This group has far-reaching employment potential due to unknown contacts and opportunities. To utilize this vast system of contacts requires all individuals to be aware of your transition from the military and that you are seeking employment.



National Resource Directory (NRD) is a searchable database of resources vetted for service members, veterans, family members, and caregivers. For more information, visit [NRD website](#).



STEP 2

Build Your Transition Team

- Visit Service Transition online resources
- Visit AJC for job seekers
- Visit VA Vet Centers website to help you with transitioning
- Visit Military OneSource website
- Visit the VA website providing vetted VSO/MSO
- Visit DoDTAP and TAP EventPLUS website
- Visit the DOL VETS website
- Visit SBA Office of Veterans Business Development



FIND RESOURCES!

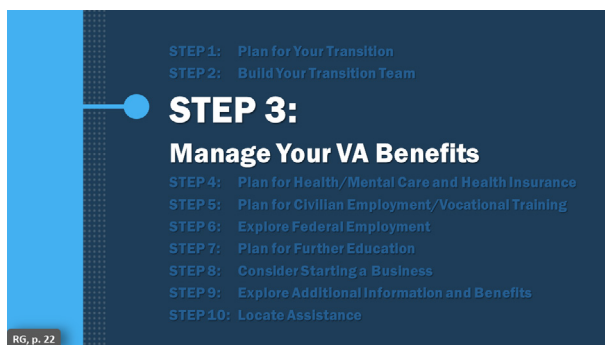
Explore resources available on your installation to assist you with counseling, career workshops, resume writing, reference libraries, training, and job search



STEP 3:

Manage Your VA Benefits

Effects of Career Change



STEP 1: Plan for Your Transition
STEP 2: Build Your Transition Team

**STEP 3:
Manage Your VA Benefits**

STEP 4: Plan for Health/Mental Care and Health Insurance
STEP 5: Plan for Civilian Employment/Vocational Training
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A major change once you transition is the change in your benefits. Understanding these benefits is crucial to ensure you are utilizing all the benefits you earned as part of your military service.

Don't wait for someone to tell you. You need to be your own advocate and ask.

VA Benefits and Services

As part of TAP, VA conducts a 1 day course called VA Benefits and Services facilitated by a VA Benefits Advisor. It covers important topics like family support, disability compensation, life insurance, housing, education, and health care benefits, as well as community integration resources.

To learn more, you can schedule a one-on-one session with a VA Benefits Advisor available at most installations within the TAP office.



VA BENEFITS AND SERVICES

- VA Disability
 - Benefits Delivery at Discharge
- VA Health Care
- VA Women's Health
- Transition Care Management (TCM)
- VA Mental Health Care
- Personalized Career Planning and Guidance (PCPG)
- VA Education Benefits
- Veteran Readiness & Employment (VR&E)
- VA Home Loan Guarantee
- VA Life Insurance
- State VA Offices
- VA Solid Start

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If you are unsure about any of the VA benefits, ask the VA Benefits Advisors on the installation, or call
1-800-827-1000.



For more specific information, review the VA Benefits and Services Participant Guide found on the [VA website](#).



Benefits Overview

The following is an overview of some of the benefits and services detailed during the VA Benefits and Services course.

VA Disability Benefits

VA disability compensation (pay) offers a monthly tax-free payment to veterans who got sick or injured while serving in the military and to veterans whose existing condition has worsened due to their service. You must apply for this benefit and be found qualified to receive disability benefits. VA disability benefits are provided for physical conditions and mental health conditions that developed before, during, or after service.

For more information visit the [VA Disability website](#).



Benefits Delivery at Discharge (BDD)

Service members can file a disability claim 180-90 days before separation and receive their disability rating shortly after discharge through the Benefits Delivery at Discharge (BDD) program. To use this program, you must have a known separation date, compile all necessary documents and be available for all required VA exams, prior to the BDD claim submission window of 180-90 days. If you are interested in filing for disability using BDD, you are strongly encouraged to make an appointment with a VA Benefits Advisor as soon as possible or speak with a vetted VSO or MSO.

VA DISABILITY BENEFITS: Benefits Delivery at Discharge

What	Benefits Delivery at Discharge (BDD) provides VA disability compensation (pay) from day of discharge.
Who	Service members meeting the requirements SUBMIT the completed BDD claim within 180 – 90 days from discharge .
How	Meet with a VA Benefits Advisor to determine if this option is right for you.

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For more information visit the [BDD website](#).

Use the VA website to locate [an accredited representative](#).



VA Education and Training Benefits

Through military service, most Service members earn education benefits with the option to use the benefit or transfer the benefit to a dependent.

VA EDUCATION BENEFITS

- Post 9/11 GI Bill (Chapter 33)
- Montgomery GI Bill AD
- Montgomery GI Bill R
- Veteran Readiness and Employment (VR&E)
- Personalized Career Planning and Guidance (PCPG)

RG, p. 23

A white graduation cap icon on a dark blue background.

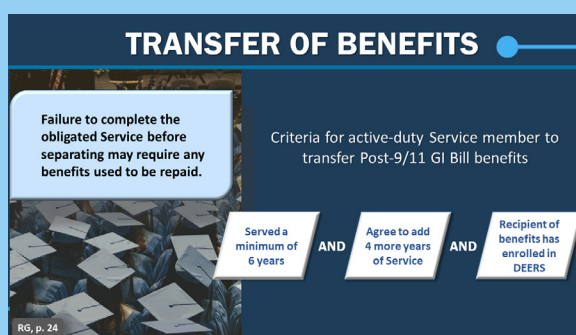
Post-9/11 GI Bill (Chapter 33)

Post-9/11 GI Bill benefits are available to active-duty service members, National Guard, Reservists, veterans, and family members. Under the Post-9/11 GI Bill, there are various types of training and assistance available including institutions of higher learning undergraduate and graduate degrees, flight training, vocational/technical training, and more. The Post-9/11 GI Bill will be covered in the VA Benefits and Services course. However, if eligible for the post-9/11 GI Bill program, you may transfer your unused educational benefits to a spouse or your children.

Transferring your GI Bill Benefits

Transferability of education benefits is a DoD program and DoD determines the eligibility requirements to transfer GI Bill benefits to eligible dependents. Criteria for transfer of educational benefits:

- Be on active duty – transfer of benefits **CANNOT** happen after separation or retirement
- Served a minimum of 6 years
- Agree to an additional 4 years of service
- Previously elected to change benefits from the MGIB to the Post 9/11 GI Bill
- Person receiving the benefits is enrolled in DEERS



When transferring benefits to family members, all Service members **MUST** acknowledge the following statement:

"I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payment made."

(Service documentation will remain on file with the service.)

If educational benefits were transferred, it is strongly advised the Service member log into MilConnect and ensure completion of the required obligated service before separating or retiring. The Obligation End Date is reflected at the top of the page under "Sponsor" and on the "Approval Form."

For more information, visit the [GI Bill Benefits website](#).



GI Bill Benefits

Failure to complete ANY of the service obligation will cause your transferred benefits to be revoked and will result in a required repayment of used portions of the Post 9/11 GI Bill.



Montgomery GI Bill Active Duty (MGIB-AD)

Montgomery GI Bill Active Duty or MGIB-AD program can be used for a variety of trainings such as college degrees and certificate programs, technical or vocational courses, licensing, and certificate tests, and much more. The MGIB can be converted to the Post-9/11 GI Bill, but once the choice is made, the choice is permanent and not reversible.

Visit the
[Montgomery GI Bill AD website](#)



Montgomery GI Bill Selected Reserve (MGIB-SR) (Chapter 1606)

If you're a member of the Reserves, Army National Guard, or Air National Guard, you may be able to get up to 36 months of education and training benefits under the Montgomery GI Bill Selected Reserve (MGIB-SR) program. You can use these benefits for a variety of trainings, such as college degrees and certificate programs, technical or vocational courses, licensing, and certificate tests, and much more.

Visit the
[VA Education Benefits website](#)



Veteran Readiness and Employment (VR&E)

VR&E assists veterans with 10% or more service-connected disability with exploring employment options and addressing training needs. The education benefits provided through VR&E are in addition to the GI Bill. Speak with a VR&E counselor if you think you may qualify.

Visit the
[VR&E website](#)



Personalized Career Planning and Guidance (PCPG)

Personalized Career Planning and Guidance (PCPG) offers free educational and career guidance, planning, and resources to veterans and their dependents who are eligible for a VA education benefit. These services may be available to the service member/veteran or family member 6 months prior to separation and up to one-year post-separation.

Visit the
[PCPG website](#)



VA Health Care

VA's whole health approach is a comprehensive, patient-centered approach to help veterans achieve their greatest wellbeing. Veterans can receive coverage for most care and services, but only some will qualify for added benefits like dental care. Each veteran's medical benefits package is unique.

Every medical package will include care and services to help:

- Treat illnesses and injuries
- Prevent future health problems
- Improve your ability to function
- Enhance your quality of life

With VA health care, a veteran is covered for regular checkups with a primary care provider and appointments with specialists.

For more information visit [VA Healthcare website](#).



VA Mental Health Care

VA offers specialized treatment of mental health concerns such as post-traumatic stress disorder (PTSD), effects of military sexual trauma (MST), depression, grief, anxiety, substance use disorders, women's reproductive mental health problems (e.g., premenstrual dysphoric disorder and postpartum depression), and other needs.

There are some VA mental health services you can access without being enrolled in VA health care. For example, regardless of disability claim or enrollment status, community-based Vet Centers offer free individual and group counseling for veterans and their families.

For more information about VA mental health services and resources visit the [VA Mental Health website](#).



VA Women's Health

VA Women's Health offers primary care services including gynecologic care, birth control, preconception counseling, menopausal support, and screenings (like cervical and breast cancer screenings). VA also provides reproductive and fertility health services, maternity care, and other specialty services.

Visit the
[VA Womens Health website](#).



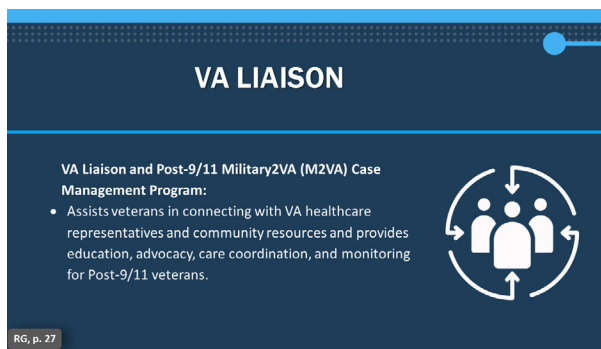
VA Dental Care

VA provides dental care to veterans who meet certain eligibility requirements. If you experienced “dental trauma” while on active-duty status, you may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability rating. In addition, the VA offers a reduced cost dental care insurance program through the VA Dental Insurance Program, for both veterans and family members.

Visit the
[VA Dental Care website](#)



VA Liaison and Post-9/11 Military2VA Case Management Program



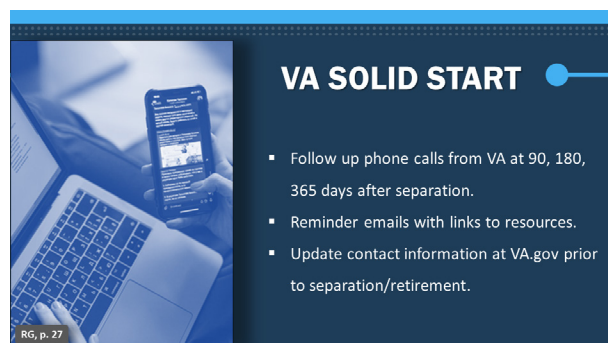
The VA Liaison and Post-9/11 Military2VA (M2VA) Case Management Program assists you in connecting with a VA healthcare representative as well as community resources to support your transition from active duty to civilian life.

For more information, visit
[M2VA Case Management website](#)



VA Solid Start

The VA Solid Start program provides early and consistent contact to newly separated veterans. During your first year as a veteran, VA Solid Start will reach out three times, around 90, 180, and 365 days post-separation. VA Solid Start representatives will provide assistance with learning more about VA benefits and services, filing claims, obtaining status updates on benefits applications, and locating additional resources from federal and community partners.

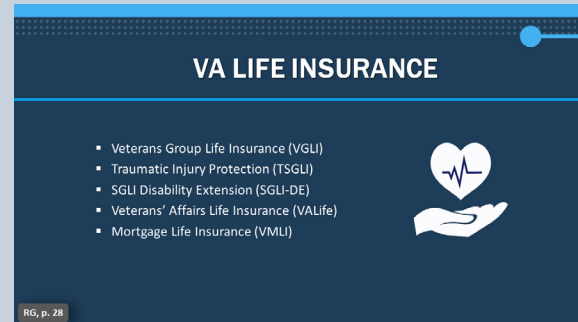


Insurance

VA Life Insurance

VA has many different types of life insurance to assist separating service members and their families.

For more information, go to the [VA Life Insurance website](#).



Veterans' Group Life Insurance (VGLI)

During the VA Benefits and Services course, VA will provide information on converting Service members' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). With VGLI, the veteran can retain life insurance coverage after separation or retirement if the premiums continue to be paid. To convert SGLI to VGLI, it is necessary to apply within 1 year and 120 days of separation from service.

Traumatic Injury Protection under Service members' Group Life Insurance (TSGLI)

TSGLI, also known as Service members Group Life Insurance Traumatic Injury Protection, provides short-term financial support to help eligible service members recover from a severe injury. Service members who were covered by SGLI and experienced a traumatic injury while serving in the uniformed services can apply for TSGLI, even after separation from service.

SGLI Disability Extension (SGLI-DE)

Service members who are totally disabled at the time of separation (i.e., unable to work due to disabilities or have certain statutory conditions), can apply for the SGLI Disability Extension (SGLI-DE), which provides free coverage for up to 2 years from the date of separation.

Veterans' Affairs Life Insurance (VALife)

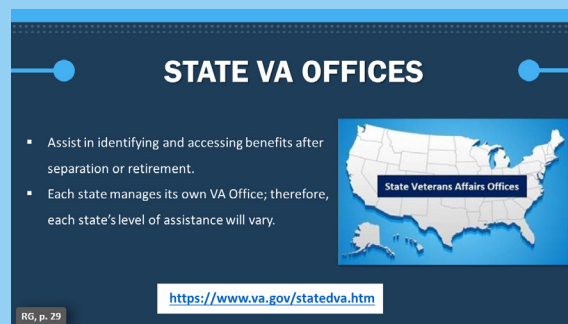
VALife is guaranteed acceptance whole life insurance available to all veterans who are age 80 and under with a VA disability rating of 0 to 100%. Veterans do not have to meet any health requirements to obtain coverage and once coverage is effective, premiums never increase.

Veterans' Mortgage Life Insurance (VMLI)

VMLI provides mortgage protection insurance in the event of the veteran's death. This insurance can pay off or pay down the mortgage on a home that has been adapted to meet the veteran's needs. To be eligible for this insurance, the service member or veteran must have been issued a Specially Adapted Housing Grant from VA's Loan Guaranty Service.

State VA Offices

State VA Offices are there to assist in identifying and accessing benefits after separation or retirement. The state VA office is there to provide assistance on the benefits available to the veteran through the state and related to education, employment, finance, health care, housing, legal assistance, recreation, taxes, and more. Each state manages its own state VA Office and benefit programs and services may vary between states.



For more information on a specific state's VA benefits, visit the [State VA Office website](https://www.va.gov/statedva.htm).



VA Vet Centers

Vet Centers are community-based centers that offer individual, group, marriage and family counseling, community engagement, and referral services veterans, service members, and their families. These are small, intimate facilities located off base and comfortably located in your community. Services are free for life, and do not require enrollment in the VA Healthcare System or a service-connected disability rating.



For more information, visit the [VA Vet Center website](https://www.va.gov/vetcenters/) or call **877-927-8387**.

VA Home Loan

The VA home loan guaranty is an earned benefit that can assist eligible service members, veterans, and certain surviving spouses to become homeowners. This benefit ensures you are able to purchase a home with **little to no down payment** by guaranteeing a portion of the loan, enabling the lender to provide you with more favorable terms.

Visit the [VA Home Loans website](https://www.va.gov/homeloans/).



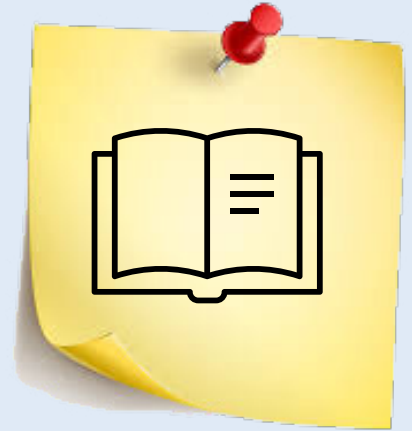
Petitioning VA due to Less than Honorable Discharge

If the character of discharge does not allow for full utilization of VA Benefits, you may petition the VA to receive certain benefits. If you anticipate a less than honorable characterization, make an appointment to discuss this with a VA Benefits Advisor.

STEP 3

Manage Your VA Benefits

- Consult with VA benefits advisor on your installation
- Review VA Benefits and Services Participant Guide on VA website
- Visit VA disability website
- Read about your GI Bill benefits and criteria for transfer eligibility
- Visit VA Healthcare website to learn more about your coverage
- Read more about VA Mental Health Services
- Explore VA Life Insurance website



VISIT WEBSITES!

Visit VA Homeloans website to learn about benefits when purchasing a home

and

Your state VA Office website for a specific state's VA benefits



STEP 4:

Plan for Health/Mental Care and Insurance

Effects of Career Change

STEP 1: Plan for Your Transition
STEP 2: Build Your Transition Team
STEP 3: Manage Your VA Benefits
STEP 4: Plan for Health/Mental Care and Health Insurance
STEP 5: Plan for Civilian Employment/Vocational Training
STEP 6: Explore Federal Employment
STEP 7: Plan for Further Education
STEP 8: Consider Starting a Business
STEP 9: Explore Additional Information and Benefits
STEP 10: Locate Assistance

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Understanding and finding mental health resources, quality healthcare, and health insurance can be one of the most challenging tasks during transition. While in the military, you were provided comprehensive healthcare at little or no cost to you or your family. After transition, this will change; you may be able to continue to use military health care or you may be responsible for finding your own doctors and insurance. Regardless of your options, understanding the requirements for healthcare as you transition, and what is available post-transition is important.

Separation History and Physical Examination (SHPE) (provided by DoD) and Separation Health Assessment (SHA) (provided by VA)

All active-duty service members and Reserve and National Guard members (if they served a minimum of 180 days on active duty or 30 days in a contingency operation) must complete a **Separation History and Physical Examination (SHPE)** prior to separation, retirement, or release from active duty. Additionally, Reserve Component service members who deployed within 2 years may request a SHPE to document duty-related health conditions that may not have been captured during other physical exams. If applying for VA disability, VA will require a **Separation Health Assessment (SHA)**.

REQUIRED HEALTH ASSESSMENTS
MHS GENESIS Patient Portal contains a Service Separation tab which provides the steps necessary to start the process.

SEPARATION HISTORY AND PHYSICAL EXAMINATION (SHPE)	OR	SEPARATION HEALTH ASSESSMENT (SHA)	AND	MENTAL HEALTH ASSESSMENT (MHA)
• Either SHPE (DoD conducted) or SHA (VA conducted) is required prior to separation or release from active duty.		• Either SHA (VA conducted) or SHPE (DoD conducted) is required prior to separation or release from active duty. • SHA is required for VA disability claims.		• MHA is required prior to SHPE or SHA and will be included as part of the appointment.

Confirm your Service Treatment Record (STR) or Military Medical Record includes all medical aid received on AND off installation.

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To reduce the burden on the service member, the DoD will accept the SHA conducted by the VA provider in lieu of the SHPE.

The **SHPE and SHA** facilitates:

- Documentation of the health status of separating service members.
- Transfer of care from the DoD to the VA.
- Support for the evaluation of VA disability claims.

The purpose of the SHPE or SHA examination is to ensure that medical conditions the service member developed during service that require ongoing care or that may require care in the future are identified and documented in their military medical file or Service Treatment Record (STR).

Mental Health Assessment (MHA)

MHA is an online mental health assessment which is required to be completed prior to the SHPE or SHA. The results of this online self-assessment will be addressed during the SHPE or SHA. The assessment can be accessed through the MHS GENESIS Patient Portal.



Medical History, DD Form 2807-1

The Medical History Form is used during medical examinations for multiple purposes. One of those purposes is separation, retirement, or release from active duty. Failure to fully complete the forms according to the instructions will delay the medical clearance. The form will be provided to you prior to your SHPE or SHA to complete.

Prior to the DoD physical exam, every service member will need to complete a **Mental Health Assessment (MHA) DD Form 2978** and a **Medical History Form DD Form 2807-1**.

Forms are also available by accessing the <https://www.health.mil/Military-Health-Topics/Access-Cost-Quality-and-Safety/DES/Separation-Health-Assessment>



SHPE and MHA

Service members are required to complete a **SHPE** and **MHA** prior to separation.

The requirement can be completed:

- During service member's scheduled DoD-performed SHPE and MHA.
- As part of the Integrated Disability Evaluation System (IDES) process.
- During a VA disability exam (SHA) as part of the BDD process.



Service Treatment Record (STR)

It is essential that the STR is up to date prior to any medical exam. The STR is a chronological record documenting the medical and dental care and treatment received while in the service. The Military Health System (MHS) maintains all service member STR per DoD policy and U.S. health care laws. When a service member files a claim for benefits, a copy of the STR, along with any other medical documentation will be provided to VA.



Convenient, online access to service member's medical records is available through the **MHS GENESIS Patient Portal**. The system contains all documents, including scanned copies of the paper STR. As service members prepare for the SHPE or SHA, it is strongly encouraged they review the "Problem List" within the STR to make sure that important conditions are listed. It is also necessary to review the "Documents" section to make sure that health care documentation and any material from other health care systems are included in the STR. The Primary Care Manager (PCM) or Military Treatment Facility (MTF) can assist with missing information.

In addition to health record access, [MHS GENESIS Patient Portal](#) has a Service Separation page with instructions, forms, and links to VA sites to help prepare for the SHPE or SHA.



DoD inTransition

DoD's inTransition is a free and confidential program that provides specialized coaching and resources to Service members transitioning between mental/behavioral health care providers or systems. It also assists those seeking mental health care for the first time. inTransition coaches help Service members find treatment options, secure appointments, and access transition-related resources. Service members who received mental/behavioral health care or treatment for moderate to severe traumatic brain injuries within the past 12 months are automatically enrolled, but they can opt-out at any time.

DoD inTRANSITION PROGRAM

inTransition
CONNECTING • COACHING • EMPOWERING

Free, confidential coaching and assistance for Service members who require mental health services.

Available to ALL Service members regardless of length of Service or discharge status

No expiration date to enroll

Automatically enrolled if seen by a behavioral health provider within 1 year of separation from active duty*

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*May opt out

For more information, visit
<https://www.health.mil/intransition>



Veterans and Military Crisis Line

The Veterans and Military Crisis Line, text-messaging service, and online chat, provide free support for all service members and veterans, Service members and their family members can:

- Call **988 and Press 1**
- Chat online at <https://www.veteranscrisisline.net/get-help/chat>
- Send a text message to **838255**



The Veterans and Military Crisis Line is staffed by caring, qualified responders from VA. Many are veterans themselves. They understand what service members have been through and the challenges members of the military and their loved ones face.



Calling from overseas?

- Each of these numbers is assigned to a different DoD Area of Responsibility. If you have trouble reaching the Veterans and Military Crisis Line with the assigned number for the region you are calling from, try one of the other numbers.
- Europe: Call +1 884-702-5495 (off base) or DSN 988 (on base)
- Southwest Asia: Call +1 855-422-7719 (off base) or DSN 988 (on base)
- Pacific: Call +1 844-70205493 (off base) or DSN 988 (on base)

If calling does not work, chatting online at <https://www.veteranscrisisline.net/get-help/chat> may be a viable alternative.



In case of an emergency, dial 911 or your local emergency number immediately.

If you, or anyone you know are experiencing thoughts of suicide, reach out for help immediately.

Call **988** and press **1** or
send a text message to **838255**



Suicide Prevention Resources

The 988 Suicide & Crisis Lifeline can be reached by calling 988. Within this hotline, the Veteran and Military Crisis Line is available by pressing 1. This confidential resource, with 24/7 support, connects veterans, service members (including members of the National Guard and Reserve), and their family members in crisis with qualified, caring responders.



Sexual Assault Prevention and Response Office (SAPRO)

The Sexual Assault Prevention and Response Office (SAPRO) serves as the single point of authority, accountability, and oversight of the DoD SAPR program. The Department's programmatic approach is prevention-focused with an uncompromising commitment to victim assistance.

If you have been a victim of sexual assault and need assistance, more information, or additional resources:

- Contact your unit or installation Sexual Assault Response Coordinator (SARC) or SAPR Victim Advocate (SAPR VA)
- Find your local SARC and other sources of help on-base. Just text your Zip code or installation/base name to 55-247 (in the U.S.) or **202-470-5546** (outside the U.S.), or search at [Safehelpline.org/near me](https://Safehelpline.org/near%20me)
- Contact the DoD Safe Helpline: **1-877-995-5247**, or Safe helpline [website](https://Safehelpline.org)
- Visit the [VA MST-related services website](https://www.va.gov/mst/).



TRICARE

When separating or retiring, you and your family may no longer be eligible for TRICARE. It will be necessary for you to find health care either through an employer or on your own. TRICARE is one option, which may still be available depending upon the type of discharge or if you retired from military service. TRICARE provides many different types of insurance plans which vary in their coverage of mental health, substance abuse, dental, and medical services.



TRICARE program options can be found on the [TRICARE website](#).



TRICARE Health Plan Changes

Changes to a health care plan can only be made during the annual **Open Enrollment** season. However, as a transitioning service member, you qualify to start or change a healthcare plan outside of open enrollment period due to transitioning being considered a Qualifying Life Event (**QLE**).

Changes must occur within 90 days after a **QLE**.



TRICARE Mental Health Care

Active-duty family members may seek mental health care if needed during transition. Referral and preauthorization are not required if the family member seeks care within the network from a mental health provider. If mental health treatment will need to continue after transition, it is necessary to make provisions to continue care as TRICARE medical insurance may no longer be an option.

TRICARE Health Plans

If eligible for and seeking **TRICARE** coverage after transition, the [TRICARE website](#) provides information on the available benefits and health plans. In addition, the **TRICARE** website has a Plan Finder to learn about health plans based on the service member's status. The Plan Finder allows for specific information to be entered, answers questions, and explains possible options.



TRICARE Eligibility and Enrollment

When retiring from military service, it's crucial to schedule an appointment with a **TRICARE** representative to understand your eligibility, options, availability, and costs. Failure to enroll in **TRICARE** Prime or **TRICARE** Select will result in losing all **TRICARE** coverage and default to space-available direct care at military hospitals or clinics.



TRICARE for Life (TFL) and Medicare (after age 65)

Retirees 65 and above are no longer eligible for **TRICARE** for Retirees. After age 65, Medicare becomes their primary healthcare insurance. Retirees must enroll in Medicare Part A & B to be eligible for TFL as supplemental coverage beyond Medicare. Medicare and TFL together provide comprehensive health care coverage, to include prescription coverage through TFL under the **TRICARE** Pharmacy Program. When Medicare Part A and B coverage begins, the change from Tricare for Retirees to TFL occurs automatically, with no enrollment required.

TRICARE Prime and Select (for Retirees until age 65)

TRICARE Prime or Select coverage requires a beneficiary to enroll and pay applicable enrollment fees or premiums, cost-shares or copays, and annual deductible. This option is available to retirees who have retired from the military but have not yet reached 65 years of age. If living overseas, **TRICARE** Select for Retirees is the only option available.

US Family Health Plan (USFHP)

USFHP is an additional **TRICARE** Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States. A retiree must enroll, pay the annual enrollment fee and co-payments, and use doctors in the network. This is only available in certain locations.

TRICARE Retired Reserve

TRICARE Retired Reserve may be the right healthcare plan for retired reservists who qualify (i.e., those not eligible for or enrolled in a Federal Employees Health Benefit plan and are under age 60). The plan provides comprehensive health care coverage under **TRICARE** Select.

Federal Insurance

Certain types of federal insurance are available to veterans. These programs are also offered to other federal government employees and retirees.

Dental and Vision Coverage for Retirees

After retirement, dental and vision is no longer available from TRICARE. However, retired uniformed service members, their eligible family members, and survivors are eligible for dental and vision insurance through the Federal Employees Dental and Vision Insurance Program (FEDVIP). If eligible, the enrollment requests can be made 31 days prior to, or within 60 days following the retirement date to prevent a gap in dental coverage.

For further information about FEDVIP plan options, eligibility, and QLEs visit the [BENEFEDS website](#) or call: **1-877-888-FEDS** (1-877-888-3337).



Transitional/Temporary Health Care Coverage

Transitional health care coverage is available if you separate from the military and meet the eligibility requirements. Two such programs are listed below.

TRANSITIONAL/TEMPORARY HEALTH CARE COVERAGE



Continued Health Care Benefits Program (CHCBP)

The Continued Health Care Benefits Program or CHCBP is available for those who are not eligible for VA health care benefits or TRICARE options and do not yet qualify for an employer-based program or who need coverage for a family after separating or are losing TAMP coverage.

CHCBP:

- Provides temporary health coverage for 18-36 months for former service members and their family
- Reserve Component members, adult children, and un-remarried former spouses are also eligible
- Acts as a bridge between military health benefits and a new civilian health plan to maintain health care coverage in a time of transition
- Provides similar coverage as TRICARE Select (including prescriptions, coverage for pre-existing conditions, and pregnancy)
- CHCBP is a temporary solution for health care coverage, during which it is necessary to actively consider options for when CHCBP ends

To obtain CHCBP, an applicant must submit a request to enroll within 60 days after loss of eligibility for military health care, (i.e., TRICARE Prime/Select or TAMP) and pay quarterly premiums. In addition to premiums, there are additional copays and cost-shares for some covered services.

For more information about **CHCBP** or to see if you qualify, visit the [CHCBP website](#).



Transitional Assistance Management Program (TAMP)

If separating from active duty or deactivating/demobilizing, a Service member may be eligible for TAMP. TAMP provides 180 days of premium-free TRICARE transitional health care benefits after regular TRICARE benefits end.

To be eligible for TAMP, a Service member must be:

- Involuntarily separated from active duty.
- A Reserve Component member separated from active duty after serving more than 30 days on orders for a pre-planned mission or in support of a contingency operation.
- Separated from active duty after being involuntarily retained on active duty in support of a contingency operation.
- Separated from active duty following a voluntary agreement to remain on active duty for a period of less than 1 year in support of a contingency operation.
- A member who receives a sole survivorship discharge.
- Separated from active duty and agree to become a member (affiliate) of the Selected Reserve of the Ready Reserve of a Reserve Component the day immediately following last day of active duty.

Once DEERS is updated to authorize the 180-day TAMP coverage, the coverage is effective the day TAMP eligibility begins. For questions on TAMP eligibility, contact your personnel office.

For additional information on TAMP coverage, contact your regional contractor or visit the [TAMP website](#).



TAMP Health Coverage

For those who qualify, TAMP offers 180 days of premium-free health care to the Service member and eligible family members after separation from active duty. If eligible, TAMP starts the day after separation from active duty. TAMP eligibility is not automatic as individuals must meet one of the six qualifying criteria.



Dental Coverage During TAMP

During TAMP, the Service member is covered under the Active Duty Dental Program and may be seen in military dental treatment facilities on a space-available basis.

Family members are still eligible for the TRICARE Dental plan during TAMP and must continue to pay premiums.

Health Insurance Marketplace

Veterans and their family members who are not enrolled in VA benefits or other veteran's health coverage can get coverage through the Health Insurance Marketplace.



HEALTH INSURANCE MARKETPLACE

- At date of separation, health insurance ends with TRICARE, with few exceptions.
- Health Insurance Marketplace is where anyone can find health insurance.
- More information will be provided during the Financial Planning for Transition module.

Be sure to plan for separation when your health insurance with Tricare may end!

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View health care coverage options for military veterans on the [Marketplace website](#).



STEP 4

Plan for Health/Mental Care and Insurance

- Complete Separation History and Physical Examination (SHPE) prior to separation, retirement or release from active duty
- Complete Separation Health Assessment if applying for VA disability compensation
- Complete Mental Health Assessment (MHA) DD Form 2978
- Complete Medical History Form DD Form 2807-1
- Review your Service Treatment Record available through MHS Genesis Patient Portal
- Verify your eligibility for TRICARE or TAMP



SEEK HELP!

Reach out to the Veteran Crisis Line if experiencing hardship or crisis

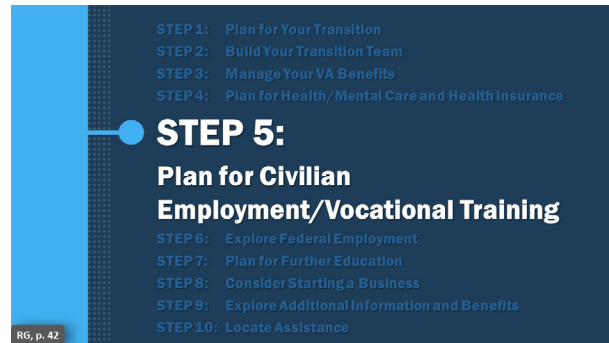


STEP 5:

Plan for Civilian Employment/ Vocational Training

Effects of Career Change

Transitioning from the service is the ultimate career change. For many, finding employment or a new career path is the first and most important area of concern. DOL takes the lead for this topic by providing information on employment, vocational training, certifications, licensure, and various other avenues to use when seeking employment or a career.

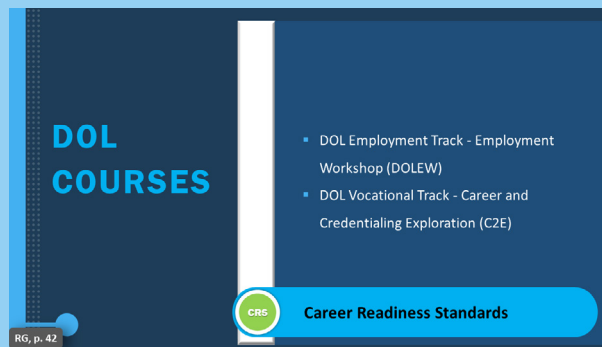


DOL Veterans Employment and Training Service (VETS) Courses

DOL TAP courses help Service members translate military skills and experience into civilian terms, build a resume, search for jobs, and provide essential interview tips and resources which link to job search websites and databases.

In addition to the TAP curriculum, DOL provides access to the tools and best practices that help in the transition from military service to a civilian career. This includes evaluating career options; preparing for success in the employment process; and applying, interviewing, and evaluating a job offer.

[The Veteran and Military Transition Center website](#) is a one-stop website for employment, training, and financial help after military service.



DOL TAP courses include:

- **DOL One-Day, Employment Fundamentals for Career Transition (EFCT)** provides an overview on employment and topics to consider as you transition to a civilian employment and career.
- **DOL One-Day, Wounded Warrior and Caregiver Employment Workshop (WWCEW)** is similar to EFCT, but with a focus for those who are wounded, ill or injured on the challenges they may encounter. This course is divided into multiple sections with addition time for one-on-one with a facilitator.
- **DOL Employment Track: Employment Workshop (DOLEW)** provides greater detail on transitioning to a civilian career to include identifying career goals and skills, developing and building a personal brand, exploring federal hiring, preparing for interviews, receiving a job offer, and negotiating that offer.
- **DOL Vocational Track: Career and Credential Exploration (C2E) Workshop**—is for those who want to explore their interests, values, and aptitudes to make an informed career decision. C2E is ideal for those seeking to identify credentials and qualifications needed for occupations of interest and understand the opportunities and benefits of apprenticeships.



Transition Employment Assistance for Military Spouses and Caregivers (TEAMS)

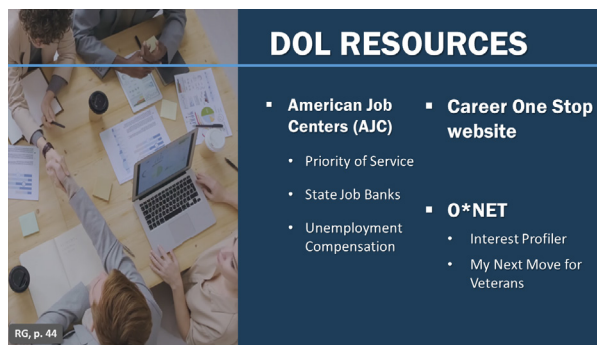
DOL also provides virtual instructor-led workshops for former and current military spouses, known as Transition Employment Assistance for Military Spouses and Caregivers (TEAMS). These workshops are focused on empowering military spouses to tackle their special employment needs such as unemployment and underemployment, frequent moves, lack of experience, and licensure and credential portability. These 2-hour workshops focus on topics important to the spouse of a active duty or transitioning service member as well as spouses of veterans.

For more information on the workshops, to access participant guides, or to register for a workshop, visit the [TEAMS website](#).



DOL Resources

DOL provides a multitude of resources for use during and after transition. Services provided by these resources include online websites, local job centers, and local or state level job banks.



Career One Stop

DOL sponsors the [Career One Stop website](#) as part of its partnership with the American Job Center (AJC) network. Be sure to utilize the Career One Stop website for finding career information. Its resources and information can help you identify potential careers using current military occupation, explore training opportunities for certifications and licenses, examine typical job-related duties, and search employers and jobs, in addition to providing tools to research labor market information and explore civilian careers.



O*NET Online and My Next Move for Veterans

Another useful resource developed under the sponsorship of DOL is **O*NET**. It is the nation's primary source of civilian occupational information.

The **O*NET** database contains information on hundreds of different occupations, job descriptions and functions, lists of tools used in specific jobs and knowledge, skills, abilities, training, and education required for the positions.

My Next Move for Veterans is a site within O*NET specifically geared toward aligning military occupation codes with the civilian equivalents. This resource can be a useful tool to assist in researching potential occupations similar to current military specialty, suggest possible skills attained while in the military, and identify industry standard keywords. My Next Move also allows the user to browse careers by keywords, branch of service, and the Military Occupational Code (MOC).

Visit [O*NET Online](#).



American Job Centers - Priority of Service

While on active duty and after separation, employment assistance is available through the DOL American Job Center (AJC). Available in most local communities, it provides a full array of employment- and training-related resources and services. AJCs are connected to employment, education, and training services provided through local, state, and federal programs. Each of these centers serves as a one-stop resource that links service members to the national network. Veterans receive Priority of Service (POS) in training programs and services provided through the AJC.

This means a veteran seeking employment assistance at an AJC will go to the head of the line. If the resources are limited, the veteran will receive access ahead of other applicants. To receive POS, a veteran must identify as a veteran when seeking assistance.

While AJC networks partner with DOL, each state manages their AJCs. Therefore, the name of the local AJC may differ slightly. To locate your nearest AJC, visit the [Career One Stop website](#).



State Job Banks

As part of the state workforce agency or AJC, each state has its own job banks. These job banks have postings for jobs within a specific city and/or state. Veterans can search for job openings, post resumes for employers to find, and request to be notified when positions that meet their criteria are posted. Since employers can post jobs at no charge to their state's job bank, job banks are a good local research tool. These job banks are free resources for both employers and job seekers.

To explore state job banks, job search section of the [Career One Stop website](#), and select the state to search by job type or location.



Unemployment Compensation

Service members who are retiring, separating, or being released from active duty, may qualify for Unemployment Compensation (UCX). A veteran may be entitled to benefits based on service, but must meet the state eligibility requirements, to include having been separated under honorable conditions. The law of the state (under which the claim is filed) determines benefit amounts, number of weeks benefits can be paid, and other eligibility conditions.

Access the [Unemployment Benefits Finder website](#) for the state where the claim will be filed for more information.



Credentialing Information

Credentialing is the “umbrella term” for licenses and certifications. Some federal, state, or local laws may require specific credentials to legally perform some jobs. Some employers may choose to hire only employees who have certain credentials or offer a higher salary to those currently holding the credential. In addition, having credentials may improve prospects for promotion with a civilian employer.



Licenses

Governmental agencies (federal, state, or local) grant licenses to individuals to practice a specific occupation, such as a medical license for doctors or a state license for schoolteachers. State or federal laws or regulations define the standards that individuals must meet to become licensed.



Certifications

A certification is issued by non-governmental agencies, associations, and private-sector companies. These organizations or companies may grant certifications to individuals who meet predetermined qualifications. Qualifications are generally set by professional associations or by industry and product-related organizations. Certification is typically optional; however, some employers may require them.

Even with all the military training, experience, and/or military licenses earned by service members, many civilian jobs require the transition of military credentials to civilian ones. Check with the credentialing authorities as some may grant credit for military training or experience.

To explore credentialing requirements for various career opportunities, visit [Career One Stop Find Certifications website](#).



Credentialing Opportunities On-Line (COOL)

Another online resource which can assist with industry certifications and licensure is the Services' COOL websites. The COOL websites consolidate information from numerous sources at the federal, state, and local levels on certifications, licenses, apprenticeships, and growth opportunities that correspond with each military occupation, several collateral duties, and leadership/management roles. Armed with that information, COOL provides the information for a service member to learn about and obtain civilian licenses and certifications that are closely aligned with current or former military occupations, academic degrees, or civilian jobs for Reservists.

The COOL website can help you with the following:

- Locate background information about civilian certifications and licensure
- Identify certifications and licenses relevant to military MOS, AFSC, or Rating
- Learn how to fill gaps between military training and experience and civilian credentialing requirements associated with MOS, AFSC, or Rating
- Learn about resources available to help gain civilian job credentials

COOL Websites

[Dept. of Defense Credentialing Opportunities On-Line](#) (DoD COOL)

[Army Credentialing Opportunities On-Line](#) (Army COOL)

[Marine Corps Credentialing On-Line](#) (Marine Corps COOL)

[Navy Credentialing On-Line](#) (Navy COOL)

[Air Force Credentialing On-Line](#) (AF and Space Force COOL)

[Coast Guard Credentialing Opportunities On-Line](#) (Coast Guard COOL)



MilGears

MilGears is designed to provide career and credentialing pathways and is powered by COOL. This online suite of tools can help identify career pathways based on unique career data or by using the quick search tools. MilGears Engage My Career guides the user to enter manually, or upload documents related to military training, duty assignments, on- and off-duty education, credentialing, and in-service and post-service goals. The results provide a personalized assessment of the civilian credentials and career opportunities that may be immediately achievable or achieved quickly. The results also provide details on how to fill any gaps and next steps to accomplish credentialing or career goals. Similar to O*NET, MilGears also shows "best-fit" post-service occupations and provides resources to explore them.

Visit the
[MilGears website.](#)



Gaining Experience

Having experience in your chosen career area is very important. There are multiple ways to gain experience including apprenticeships, job training through USMAPS, DoD SkillBridge, and volunteering.



Apprenticeship

Apprenticeship is an industry-driven career pathway where employers can develop and prepare future employees by providing paid work experience, classroom instruction, and a nationally recognized portable credential.

Apprenticeships are available in hundreds of occupations such as IT, cybersecurity, healthcare, energy, transportation, hospitality, financial services, and many others. Gaining experience in these high-growing and emergent industries can lead to meaningful employment.

All high-quality apprenticeship programs include virtual or in-person classroom instruction, and many apprentices earn academic credit toward a college degree for the skills they learn while avoiding college debt.

Some apprenticeship programs are approved for GI Bill benefits which allows the participant to receive a tax-free, monthly housing stipend and a stipend for books and supplies in addition to their wages.

For more information on or to locate an apprenticeship, visit the [DOL Apprenticeship website](#).

For information on using your GI Bill for an apprenticeship, visit [VA GI Bill website](#) on apprenticeships.



United Services Military Apprenticeship Program (USMAP)

USMAP is an apprenticeship program registered with DOL. The program enables Active, Reserve, and Guard members to earn national certifications as Journey Workers in specific occupational fields. The program's major purpose is to document training and skills learned while performing military jobs. Completion of the program can qualify the service member for employment in a recognized civilian trade.

USMAP is provided at no cost and requires no additional time or obligation. This formal military on-the-job training program provides an opportunity to demonstrate and improve job skills. USMAP helps streamline and formalize different types of training in the military and civilian workforce, and also helps to bridge the gap between the two.

Visit the
[USMAP website.](#)



Volunteering

Volunteering can be valuable for transition into civilian life. Volunteering has proven to assist with finding employment prospects, learning new skills, and becoming engaged in local communities. Research shows that volunteering increases a person's likelihood of finding a job by 27% nationwide, and volunteers in rural communities have a 55% higher chance of finding a job. Volunteering also helps with building a resume, by providing experience and job networking which can lead to employment opportunities.

Choose a volunteer opportunity based on skills, experience, and employment objectives. Volunteering can provide the experience or network connections when seeking employment opportunities in a new field. Find volunteer opportunities in the local community through the state's Service Commission or through local organizations.

Visit the
[Volunteer match website.](#)



DoD Mentoring

Mentoring provides employees vital resources and guidance in improving professional performance, personal growth, and career decision making. Mentors share their knowledge, skills, and experience with another person to help them progress and achieve their goals. Mentors can help mentees in a variety of ways to include increasing self-awareness, encouraging growth beyond expectations, providing constructive feedback, improving technical competence, and expanding professional networks.

Formal mentoring programs typically are 6 months to a yearlong but mentoring relationship can continue for years and even for decades.

Visit the
[DoD Mentoring website.](#)



AmeriCorps

Veterans are a proven force multiplier for national service programs nationally and serving with AmeriCorps is an effective way to tap the talent and leadership skills you've gained in the military to solve problems at home. More than 13,000 veterans serve in AmeriCorps and AmeriCorps Seniors programs each year, applying the leadership and skills they acquired in the military to continue service by giving back to their communities.

Service provides specific benefits to military service members transitioning to civilian life—camaraderie, teamwork, and help address community needs, which allows you to re-connect with communities. AmeriCorps has thousands of roles for Americans of any age to help communities tackle their toughest challenges. From mentoring students to higher academic achievement, being the first to respond when disaster strikes, helping families facing hunger, restoring public lands, or even rehabilitating affordable housing, you can make a difference.

You can join hundreds of thousands of Americans who serve every year—in the capacity that works for your passion, goals, and lifestyle and gain a career network outside the military and build a new community during your transition back to civilian life. You can gain access to hundreds of Schools and Employers of National Service that give special consideration to AmeriCorps alumni in addition to veteran's preference and grow your skills to become a sought-after job applicant and earn benefits like a living allowance and money for school.



Find an opportunity that fits you: [AmeriCorps](#).

Peace Corps

In more than 60 countries, Peace Corps Volunteers are putting their purpose, passion, and skills to work in partnership with welcoming host countries. Volunteers live and work side by side with community members on locally prioritized projects, building relationships, exchanging cultures and knowledge, and helping transform lives for generations. Peace Corps volunteers receive transportation, housing, and a living stipend, as well as paid leave, student loan benefits, and medical/dental care. Upon completion of 2 years of service, the Peace Corps provides each volunteer with more than \$10,000 to help with the transition to life back home.

The Peace Corps provides rigorous technical training and in-depth inter-cultural and language instruction as well as opportunities to develop other skills. As you take your next career steps after service, you will have access to an active and diverse Peace Corps alumni network and community of over 240,000 persons with whom you can connect. Graduate schools also recognize the valuable experience of RPCVs and many states, universities, and colleges offer RPCVs reduced tuition, assistantships, and stipends.

Click on [Volunteer openings page](#) for a full list of opportunities. There are also great short-term (6-12 months), high impact [Peace Corps Response](#) assignments for experienced professionals, as well as [Virtual Service opportunities](#) to support a short-term (3-6 months) community-level project. Learn more and apply by visiting the [PeaceCorps website](#).



DoD SkillBridge

DoD SkillBridge is a job skills training program that offers opportunities in civilian on-the-job training (OJT), employment skills training, pre-apprenticeships, apprenticeships, or internships that provide a pathway to post-service employment.

Program guidelines require the Service member to be within 180 days of separation and have gained approval from the first field-grade level Commander. In addition, each service has individual guidelines and requirements for participation. Local transition or education offices have more information about the SkillBridge program. Currently, more than 7,000 programs are offered via SkillBridge, with more being added each year.

To find a SkillBridge opportunity or learn how to participate, visit the [SkillBridge website](https://www.skillbridge.osd.mil/).



Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) is a federal law. It protects military Service members and veterans from employment discrimination based on their service. It allows them to regain their civilian jobs following a period of uniformed service.

USERRA provides the following:

- Protects civilian job rights and benefits for eligible veterans and members of the Active and Reserve components of the U.S. armed forces.
- Provides protection for veterans injured during a period of service upon returning to a position, requiring employers to make reasonable efforts to accommodate the disability.
- Provides eligible service members recovering from injuries received during service or training up to 2 years from the date of completion of service to return to their jobs or apply for reemployment.
- Protects job rights of veterans and members of the Reserve components but this protection does not extend to spouses or family members.
- Applies to ALL employers, regardless of size.

For more information and to determine whether your USERRA rights have been violated, access the [USERRA Advisor](https://www.userradviser.com/). All the details on your rights, including How to File a complaint are on the [USERRA VETS website](https://www.userravets.com/).



STEP 5

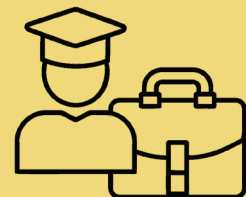
Plan for Civilian Employment/Vocational Training

- Explore career and employment resources on Careeronestop website
- Explore DoD Skillbridge website to find opportunities
- Seek employment assistance via DOL American Job Centers (AJC)
- Explore credentialing requirements via Career One Stop Find Certifications
- Visit COOL to learn about civilian licenses and certifications
- Use MilGears to identify career pathways based on your unique data



FIND APPRENTICESHIPS!

Locate apprenticeship opportunities via DOL Apprenticeship and USMAP website



STEP 6:

Explore Federal Employment

Effects of Career Change

Many who transition from the military may find employment in federal, state, or local government. This may occur for various reasons such as familiarity with the job, area, or position; wanting to remain within the military space without being in the military; or to support those serving in the military. Finding employment in the federal government can be a time-consuming process with multiple steps. You are encouraged to take advantage of the available resources provided in this section if seeking employment within the federal government.



Federal Employment Opportunities

USAJOBS is the official job site of the U.S. Federal Government. While agencies can advertise positions on their agency portals, USAJOBS provides the best path to search for federal jobs that match an individual's skills, education, and experience. It has the tools to narrow results and find job opportunities and includes helpful instructions on how to submit application packets. Using USAJOBS, creating a federal resume, and how to apply for a federal position is provided in the DOL 2-day Employment workshop.



Check with the local installation to see if there is a federal hiring course or federal resume writing workshop. Another option is to utilize the online course "Transitioning to Federal Employment" on [TOL](#).

The Office of Personnel Management (OPM) also offers workshops on federal hiring, resume writing, interviewing, and navigating USAJOBS.

For more information, visit the [USAJOBS website](#).



Feds Hire Vets

When searching for federal employment, Feds Hire Vets is the single website for federal employment information for veterans, transitioning military service members, their families, and federal hiring officials.

On this site, 24 federal agencies that are interested in hiring veterans provide a directory of their Veteran representatives. This allows job seekers to locate the veteran recruiter, obtain helpful tips on getting hired, and request an informational interview through the veteran representative to obtain insight into the agency.

Visit the
[Fed Hire Vets website.](#)



Special Appointing Authority for Veterans

In addition to Veterans Preference, there are Special Appointing Authorities for Veterans, which provide veterans with a noncompetitive appointment. Eligibility under these types of special authorities gives the veterans advantage over non-veterans because there is no need to compete outside the special authority category.

The three authorities that are for veterans exclusively are:

- Veterans Employment Opportunities Act (VEOA)
- Veterans Recruitment Appointment (VRA)
- Thirty Percent or More Disabled Veteran

Veteran Employment Program Offices (VEPO)

For more information on special hiring authorities and Veterans Preference, contact the VEPO at the agency of interest. The VEPOs are responsible for promoting veterans' recruitment, employment, training and development, and retention within their respective agencies.

For agencies not listed on the Feds Hire Vets website, locate the human resources office within the agency as an alternate source of information on veteran hiring.

A directory of VEPOs
can be found on the
[Fed Hire Vets VEPO website.](#)



Post-Military Employment Restrictions

180 Day Wait Time

Please note that Service members who retire from the military are required to complete a 180-day waiting period before being appointed to a DoD civilian position. A waiver may be granted under **5 U.S.C. § 3326**.



(**AUTHORITY:** Section 1111, National Defense Authorization Act for Fiscal Year 2017).

180-Day Restriction on Department of Defense Employment of Military Retirees

Service members who retire from the military are required to complete a 180-day waiting period before being hired into a DoD civilian job.

This **ONLY** applies to civilian employment in the DoD, not civilian employment in other government agencies.

There are exceptions to this restriction as stated in Section 3326(b) of the title 5, United States Code. A retired member of the Armed Forces may be appointed to a position in the civil service in or under the DoD (including a non-appropriated fund instrumentality under the jurisdiction of the Armed Forces) during the period of 180-days immediately after retirement if:

- The proposed appointment is authorized by the Secretary concerned or his designee and, if the position is in the Competitive Service, after approval by the Office of Personnel Management; **or**
- The minimum rate of basic pay for the position was increased under section 5305 of this title.



NOTE: Reservists and Guardsmen who retire but are not yet receiving retirement pay are excluded from the 180-day rule. If interested in a position within the DoD, consult with the human resources office of the hiring agency to answer any questions.

Post-Government (Military) Service Employment Restriction Counseling

Military components are required to provide counseling on relevant federal and DoD government service employment restrictions to military members who are leaving active-duty service. The guidance provides information on restrictions for employment after leaving the military and the bans that occur if restrictions are violated.

A summary of the most common post-government employment restrictions includes:

- **Personal:** Lifetime ban on representing another individual or company to the government regarding particular matters the veteran worked on while in government service.
- **Official Responsibility:** Two-year ban on representing someone else to the government regarding particular matters that were pending under the veteran's responsibility during the last year of government service.
- **Trade or Treaty:** One-year ban to not aid, advise, or represent someone else regarding trade or treaty negotiations that the veteran worked on during the last year of government service.
- **Seeking or negotiating** for post-government employment.
- **Compensation for representation** to the government by others.

Declining this mandatory counseling is not allowed. Contact the installation legal office (Staff Judge Advocate or legal counselor's office) to ensure receipt of the post-military employment restriction briefing or counseling from an ethics official.

Section 847 of the National Defense Authorization Act for Fiscal Year 2008 requires military officers who have a tentative offer of employment or compensation from a defense contractor to perform specific duties for that contractor within 2 years of leaving DoD to obtain written advice from their component ethics counselor regarding the proposed employment if the following criteria are met:

- Military Officers serving in the grade of O-7 or above who participated personally and substantially in an acquisition valued more than \$10M.
- Military member in any grade who served as a program manager or deputy program manager for an acquisition program, procuring contracting officer, administrative contracting officer, source selection authority, member of the source selection evaluation board, or chief of a financial or technical evaluation team for a contract more than \$10M.

DD 2945

To obtain written advice, you need to submit [DD 2945 Request for Post-Government Employment Opinion](#). Check with your ethics office for more information.



For O-7 and Higher:

In addition, NDAA 2018, Section 1045 imposes certain prohibitions on DoD lobbying activities by officers of the Armed Forces in the grade of O-7 or higher following separation from military service. A service member currently serving in this grade band should contact the servicing component ethics office for specific post-government employment advice.

Employment Restrictions

Service members O – 7 and higher are required to sign written acknowledgement of the restrictions to comply with the **section 1045 of the NDAA for FY 2018**.

(**AUTHORITY:** Section 1045 of the NDAA for FY 2018, DoD Instruction 1000.32, "Prohibition of Lobbying Activity by Former DoD Senior Officials.").



STEP 6

Explore Federal Employment

- Find federal job opportunities via USA Jobs
- Explore Feds Hire Vets website to get info about federal employment
- Check with local installation to find a federal hiring course
- Contact Veteran Employment Program Offices (VEPO) for information on Special Hiring Authorities
- Contact your Service ethics office for specific advice or to learn about restrictions for employment



SEEK ADVICE!

Review 180 - day Post Military Employment Restrictions

and

Contact your installation legal office to ensure receipt of the post-military employment restriction briefing



STEP 7:

Plan for Further Education

Effects of Career Change

If you are seeking a complete career change, you may need to complete the educational requirements prior to seeking employment. Explore the vast resources available to you as you transition to an institution of higher learning.

Managing Your (MY) Education Track

If you plan to attend a college or university post-transition, you should attend the DoD Education Track: Managing Your (MY) Education as part of your TAP course selection. This 2-day course provides an understanding of higher education including guidance on how to select a school and major, the application process, funding options beyond the GI Bill, the admissions process, and strategies for success. This course is available in-person through the TAP office or online at TOL.

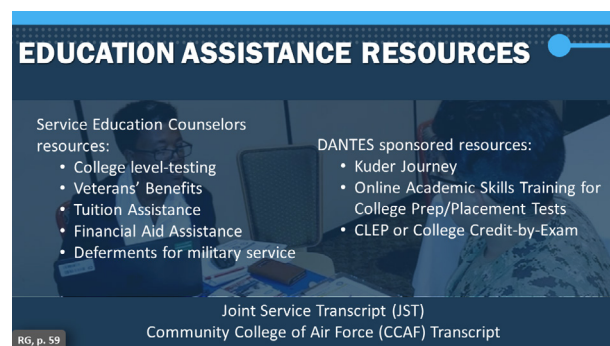
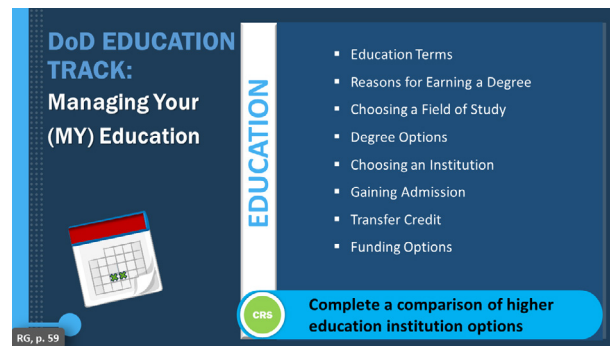
Education Assistance Resources

Each military service has Education Services Specialists (ESS), Education Services Officers (ESO), or professional counselors who can provide a service member with information on the educational opportunities available and guidance on how to proceed along this path.

These programs include a variety of services, such as:

- College-level testing
- Professional military education
- Veterans benefits
- Tuition assistance
- Financial aid
- Deferments
- Distance learning

Speaking to an ESS/ESO about an educational path is an important part of preparing to transition from active military service. Take advantage of the subject matter expertise and knowledge at the base education office while still on active duty.



Defense Activity for Non-Traditional Education Support (DANTES)

DANTES provides no-cost education and career-planning programs for all active-duty service members including the National Guard, Reserve components, and the Coast Guard. During every step of a service member's military career, education programs and services help foster personal and professional growth through learning.

DANTES programs include the following:

Kuder Journey for Career & Education Planning

By taking a few assessments, Kuder will identify your skills, interests, and aptitude for different career areas. This program identifies career areas that fit with your areas of interest and recommends an education and/or career path to achieve them.

Academic Skills Training for College Preparation

Academic Skills Training consists of the Online Academic Skills Course (OASC). OASC is a good place to start if you are unsure if you are academically prepared for college subjects like English, math, and science. OASC can help improve skills in these subjects as well as in reading comprehension and vocabulary skills. Additionally, the program offers no-cost tutoring and other helpful tools.

College Credit-by-Examination: CLEP and DSST

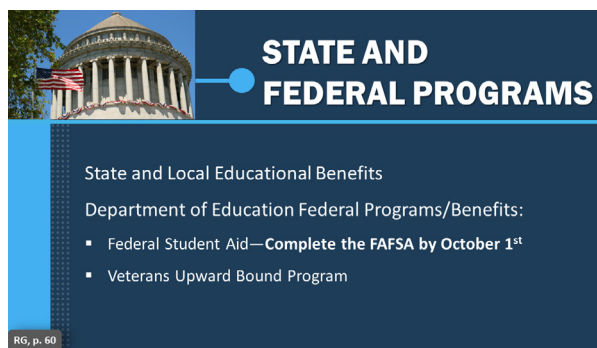
College Credit-by-Examination includes the College-Level Examination Program® (CLEP) and the Prometric DSST Exam Series. Both offer the opportunity to earn college credit for prior knowledge gained through military training and experiences outside of a traditional classroom.

To learn more about what **DANTES** offers or get more information on education benefits, visit the [DANTES website](#).



State and Local Education Benefits for Veterans

If pursuing an educational goal post-transition, understand that additional education benefits or assistance may be available from your state or local area. To find state or local education benefits, research the area or state.



Joint Services Transcript (JST)

The JST includes a detailed list of military education and training completed by you and provides credit recommendations, course hours, and descriptions. If Tuition Assistance (TA) was used for off-duty education, the school is required to provide information on courses and grades to the service who in turn will supply the information for the JST.

Classes you have paid for or classes attended prior to the military require you to send the transcript to JST to be recorded.

Access your JST on the [JST website](#).



Community College of the Air Force (CCAF)

CCAF is a regionally accredited college, sharing in Air University's accreditation through the Southern Association of Colleges and Schools – Commission on Colleges (SACSCOC).

Visit the [CCAF website](#).



Department of Education Programs

Federal Student Aid Programs are administered by the U.S. Department of Education and include grants, loans, and work-study programs. These federally-funded programs help provide money for college through the student's post-secondary institution and can be used in addition to the GI Bill.

To learn more about these programs, visit the [DoE Federal Aid Program website](#).

Veterans Upward Bound

The Department of Education, through some colleges or universities, offers the Veterans Upward Bound Program. This program is a free, college preparatory program available to eligible veterans intended to encourage, empower, and prepare college-bound veterans for the rigors of post-secondary training. It is necessary to research the school to determine if they participate in this program.

For more information, visit [Veterans Upward Bound website](#).



STEP 7

Plan for Further Education

- Attend DoD Education track in person if planning to go to college
- Seek education information from Education Services Specialists (ESS) or Education Services Officers (ESO)
- Prepare for college through Online Academic Skills Course (OASC)
- Research state education benefits for veterans
- Explore getting college credit for prior knowledge through CLEP College-Level Examination Program and DSST



VALIDATE EXPERIENCE!

Access your JST to review your military occupational experience and training along with the corresponding ACE college credit recommendations



STEP 8:

Consider Starting a Business

Effects of Career Change

Starting or running your own business may be your post-transition plan. To understand how to begin this process, the Small Business Administration (SBA) is the best resource.



Small Business Administration (SBA) Entrepreneurship Track Boots to Business (B2B)

For those considering starting a business after transition, SBA conducts a 2-day course that provides an overview of entrepreneurship. The B2B program guides service members through the benefits and challenges of entrepreneurship, identifies the optimal business skills required to operate a business, and provides access to the numerous tools and resources available to launch and maintain a successful business. In addition to B2B, SBA provides follow on services and online courses offered by entrepreneurship professors and practitioners.



Individualized SBA resources can be found on the SBA website.

- [SBA Resources & Programs](#)
- [B2B Class Schedules](#)
- [Local Assistance](#)
- [Online Training](#)



B2B is also available in-person through the installation TAP office and online at [TOL](#).

Veterans Federal Procurement Opportunities and Assistance

Small Business Administration

The Small Business Development Act sets an annual government-wide goal that 3% of all prime contracts/subcontracts should be awarded to small businesses owned and controlled by service-disabled veterans.

Service-Disabled Veteran-Owned small businesses may be awarded government contracts through a sole-source or a set-aside award. Before the award of a contract, the veteran-owned company must be registered in SAM.

To find the competitive procurement announcements, visit the [System for Award Management \(SAM\) website](#).



VA Small and Veteran Business Programs

VA Small and Veteran Business Programs implement the requirements to aid, counsel, assist, and protect the interests of small and veteran business concerns. This and other program information can also be found the VA website for [Small and Veteran Businesses](#).



DoD Procurement Technical Assistance Center Program (PTAC)

The Procurement Technical Assistance Program was established to expand the number of businesses capable of participating in government contracts. DoD administers the program in cooperation with states, local governments, and nonprofit organizations. PTACs help businesses pursue and perform contracts with the DoD, other federal/state/local agencies, and government prime contractors. Most of the assistance is free. Support to businesses includes registration in systems such as SAM, identification of contract opportunities, help in understanding requirements, and preparing and submitting bids.

Locate a local PTAC here: <https://www.aptac-us.org>.



STEP 8

Consider Starting a Business

- Review Small Business Administration (SBA) programs to start or run your business
- Attend a 2-day course by SBA in person through the installation TAP
- Learn more about Boots to Business entrepreneurial education via SBA website
- Find competitive procurement announcements for Veteran Owned Small Businesses via System for Award Management (SAM)
- Get free assistance through DoD Procurement Technical Assistance Center Program (PTAC)



FIND ASSISTANCE!

Find counseling, assistance and protection for small businesses for Small and Veteran Businesses on [sba.gov](https://www.sba.gov)

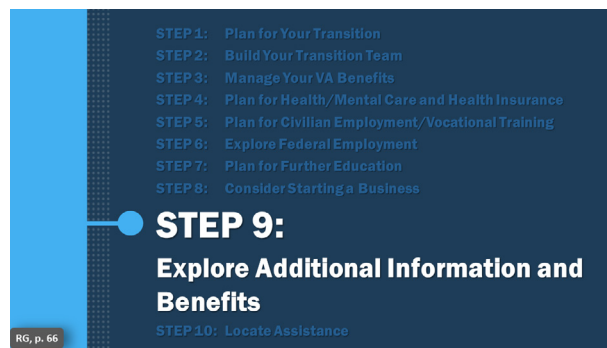


STEP 9:

Explore Additional Information and Benefits

Effects of Career Change

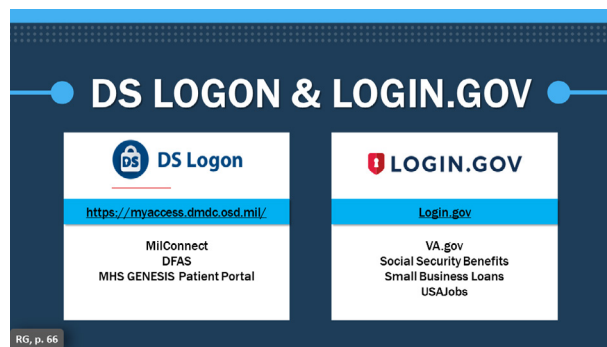
There are many more benefits and resources available which are not able to be covered during the Pre-Separation Counseling brief but could assist with the effects of your career change. Take time to explore those benefits and resources which are of interest to you and applicable to your situation.



DoD & VA Beneficiary Access Post-Transition

While on active duty, you have used a Common Access Card (CAC) for DoD and VA accounts and websites. Before you turn in your CAC, it is highly recommended you create a DS Logon and a Login.gov account. Doing so will allow you to maintain access to DoD and VA websites and access your benefits.

DS Logon: Provides a secure means of authentication for websites containing personally identifiable information (PII) and personal health information (PHI). Creating a DS Logon is easier while on active duty when using your CAC. This can be accomplished by accessing the DMDC myAccess site at <https://myaccess.dmdc.osd.mil/>



Websites requiring DS Logon:

- MilConnect
- DFAS
- MHS Genesis Patient Portal

Login.gov: Login.gov uses strong multi factor authentication (MFA) and identity verification to protect you and your benefits. Just as with DS Logon, it is easier to create this login when you have a CAC.

Websites requiring Login.gov:

- VA.gov
- Social Security Benefits
- Small Business Loans
- USAJobs

Remember!

You will turn in your CAC when you separate or retire from active duty. Without a DS Logon and Login.gov account, you will not be able to access many necessary and useful websites. When you create your DS Logon account, be sure to record your log in name, password, and verification image. When you create your Login.gov account, be sure you record your email address, password, and personal key.



Extremism Post-Transition

When beginning military service, you took an oath to support and defend the Constitution of the United States against all enemies, foreign and domestic. You have been trained to avoid and report extremist groups and activities that go against the fundamental principles of that oath. As you leave military service, guard against attempts to be radicalized, continue to take a stand against extremist organizations, and report suspicious activities to the proper authorities.

EXTREMISM REPORTING METHODS

- For an emergency, call 911
- FBI-Tips Electronic Tip Form: <https://tips.fbi.gov/>
- Local FBI offices: <https://www.fbi.gov/contact-us/field-offices>

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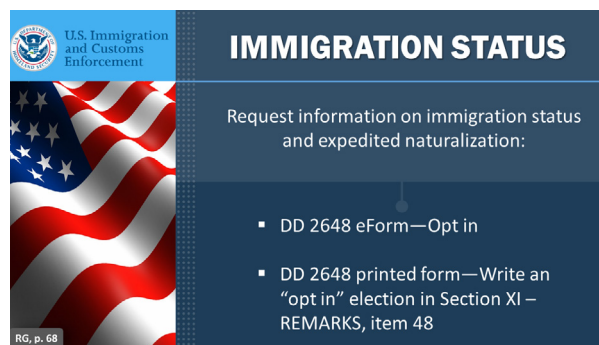
Reporting Methods

- For an emergency that requires an immediate law enforcement response, call 911 or your local Police Department or Sheriff's Department
- FBI-Tips Electronic Tip Form: <https://tips.fbi.gov/>
- Local FBI offices: <https://www.fbi.gov/contact-us/field-offices>



Immigration Status

The DD eForm 2648 allows a service member to opt in to request additional information regarding immigration status and expedited naturalization. If using the printed form, the option must annotate an “opt in” election in Section XI - REMARKS, item 48. This indicates the service member would like to receive additional resources on immigration and expedited naturalization.



For additional information, contact the local legal office on the installation or the U.S. Citizenship and Immigration Service at

<https://www.uscis.gov/>

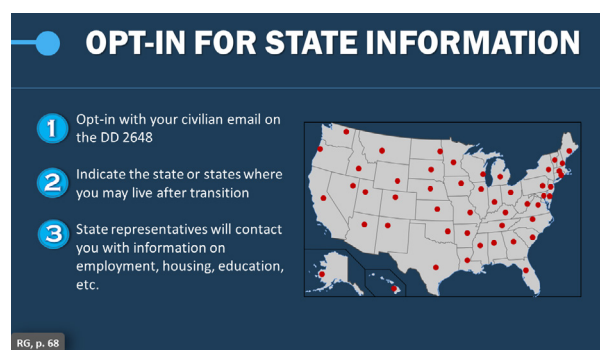


Opt-In for State Information

On the DD 2648, there is an option to share a personal email with the state or states you are considering for relocation. After opting in, a state representative will send information related to that state. Information may vary from state to state.

Additional information may include, but is not limited to:

- Employment opportunities, such as state job boards
- Educational opportunities, such as state grants and scholarships
- Housing information for the state
- Special exemptions or discounts on fees and taxes



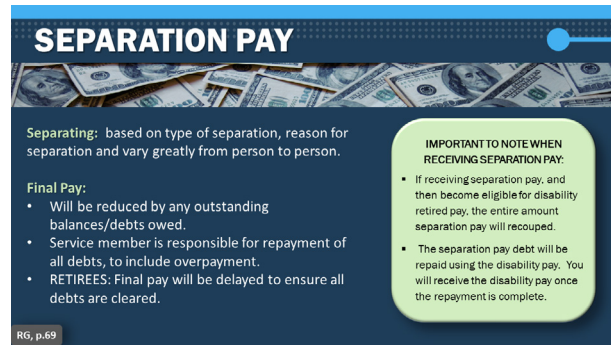
To research state veteran benefits, the VA.gov website provides a link for each individual state veterans' page. From there, choose a state and review the benefits provided by the state. Take advantage of the benefits earned during your military service.

To find a listing of state veteran benefits, visit <https://www.va.gov/statedva.htm>.



Separation Pay

If being involuntarily separated or released from active duty, a service member may be eligible for separation pay. Separation pay eligibility and amounts are determined by the type of separation. The specifics on eligibility vary greatly from person to person based on the reason for separation. The local personnel office can provide more details on eligibility.



Final Pay

A service member may be eligible for final pay at separation that includes earned entitlements and pay for accumulated leave. The final pay amount will be reduced by any outstanding balances or advance pay received, unearned bonus recoupment, and any other debts incurred while serving.

Understand that some transactions already in process could result in an overpayment being received after separation. Additional payments or overpayments may create a debt. Specific questions about separation pay issues should be directed to the military personnel office. The actual amount of separation pay is computed by the local finance office.

For retirees, be aware that your final pay will be delayed. DFAS holds the final pay to verify and clear any possible debts. Therefore, it is necessary to plan for the final paycheck to be delayed, generally by 1 week, but possibly more.

NOTE: Service members are responsible for repayment of all debts, to include overpayment, owed to the Federal Government.

Separation Pay

If you received separation pay and then were awarded disability retired pay, the entire amount of separation pay will be recouped. VA disability payments will be used as repayment. The service member starts receiving disability payments when the entire separation pay amount has been recouped.



USDA FNS Supplemental Food Programs



Food and Nutrition Service
U.S. DEPARTMENT OF AGRICULTURE

While in the military, some individuals and families received food assistance from one of the U.S. Department of Agriculture's (USDA) Food and Nutrition Service (FNS) 16 supplemental food programs. These include the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants and Children, known as WIC.

FNS programs aim to ensure you and your family have access to nutritious food during challenging times, even after you leave the military. By taking advantage of these resources, you can help your family maintain a healthy diet during this period of adjustment. FNS is committed to supporting you as you embark on this new chapter in your life.

Remember, you are not alone. If purchasing nutritious food becomes a challenge, you and your family may be eligible for assistance.



To learn more about the programs and eligibility requirements, visit the FNS website at <https://www.fns.usda.gov/military-veterangov/>.

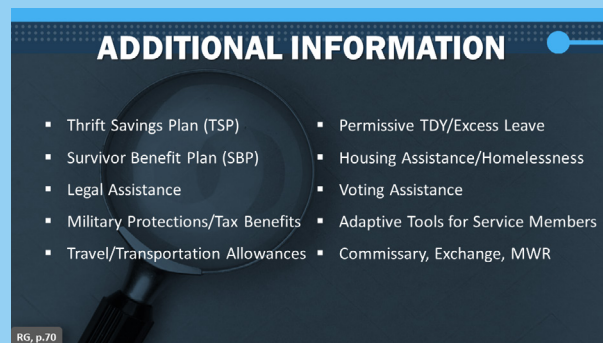


Thrift Savings Plan (TSP)

A TSP account belongs to you and is yours to keep, along with any contributions, earnings from contributions, and the government matching regardless of type of discharge. At separation or retirement, you do have choices. You can leave your money in TSP, roll it into another eligible retirement account, or withdraw the money (there may be some potential IRS penalties).

Keeping your address up to date is an important way to protect your TSP account. If you're no longer a Service member, log in to My Account to change your mailing address. When you log in to My Account, you can add an alternate mailing address to your profile and then choose which address should receive mailed TSP correspondence.

For more information contact the installation Personal Financial Management (PFM) staff, visit [Thrift Savings Plan \(TSP\) website](#) and call the TSP ThriftLine at **1-877-968-3778**.



Survivor Benefit Plan (SBP) – RETIREES ONLY

If retiring, it is necessary to understand the Survivor Benefit Plan (SBP) so you can make decisions. SBP is a benefit of retirement for an identified recipient. This program continues to pay a monthly annuity to a surviving spouse or other designated beneficiary after the death of the veteran. While on active duty, this was a covered benefit; in retirement, it requires you to pay a premium.

At the time of retirement, a decision to either utilize this benefit and agree to make the payment or to decline the benefit is required. If you choose to continue SBP, the premium will be deducted from your monthly retirement pay. Choosing not to enroll in SBP, will require the notarized consent of the spouse or ex-spouse. This is also true for any amount taken less than the full amount. To help make this important decision, utilize the resources on your installation by attending an SBP class or consulting with a financial counselor.

NOTE: *If you do not make a decision about Survivor Benefit Plan, you will be enrolled automatically for the full amount.*

Find more information including costs and benefits, fact sheets, calculators, and more by visiting:

<https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>



Legal Assistance

Military installations have legal assistance offices available to assist with legal matters such as:

- Will preparation
- Powers of attorney
- Review of most contracts
- Debit/credit problems
- Landlord/tenant issues
- Family law, tax law, and estate planning

All these services are a no-cost benefit while on active-duty service. For service members who separate or are released, access to these services post-transition may no longer be available. While retirees can use the installation legal office, it is on a space-available basis. Be sure to visit the local legal office prior to separation, retirement, or release from active duty to tend to any legal matters that may incur a cost post-transition.

Travel and Transportation Allowances

The move accompanying separation/retirement is different from the other moves in the military.

Separating Service members are authorized travel and transportation allowances from their last duty station to their home of record (HOR) or the place where they entered active duty (PLEAD).

For **retirees**, travel and transportation allowances are authorized from the last duty station to a home of selection (HOS) anywhere in the United States, to a home of record, or to the place they entered active duty outside the United States.

Eligible retirees and certain involuntary separatees (e.g., those with separation pay and at least 8 years of continuous active duty) are authorized for storage and shipment of household goods for up to a full year. Household goods may be shipped to:

- Any destination within the United States
- HOR (place of residence when entering the military) outside the United States
- Location outside the United States where they were initially called to active duty

All other separatees are authorized storage and shipment of household goods for up to 6 months. Items may be shipped to the location where they collected separation travel pay.

There are additional guidelines on transportation and allowances. For more information, contact the Personal Property or Transportation Office to schedule a personalized appointment.

Permissive Temporary Duty (PTDY) and Excess Leave (EL)

Permissive Temporary Duty (PTDY) or Excess Leave (EL) may be authorized for the purpose of job search and house hunting activities related to transition to civilian life, but authorization is dependent on the separation program designator (SPD) code. It is possible to request EL or PTDY/Temporary Additional Duty (TAD), but not both. Receipt of either is subject to mission requirements and approval of the Unit Commander.

Individuals who are eligible for PTDY include:

- Members who involuntarily separated under honorable conditions
- Members retiring from active duty
- Members voluntarily separating through a military department force reduction or force shaping program
- Members who are being discharged for medical reasons, under certain conditions

Service members voluntarily separating at the end of a normal term of service or involuntarily separating under conditions of other than honorable are NOT eligible for PTDY

Contact the personnel office for additional information regarding PTDY/EL and the Unit Commander who provides approval.

Housing Assistance Information

Military Housing

If you are living in government quarters, it is necessary to contact the housing office to determine the requirements and steps necessary to vacate government housing.

In some circumstances, if the service member meets the eligibility requirements and if space is available, it may be possible to extend the stay in military housing for up to 180 days after separation. However, staying in military housing past your date of separation will require rental payment at the current rental rate. Contact the Base Housing Office for more information.

Rental Property

If living in a rental property, notify the landlord as soon as possible. The housing office or legal office can assist with any problems which arise in conjunction with a military separation.

Office of Housing and Urban Development (HUD)

HUD is a valuable resource for housing. The HUD Veteran Resource Center (HUDVET) has a wide variety of HUD programs and services for veterans and those facing the possibility of homelessness. HUDVET also helps with some of the tougher issues veterans can encounter, such as combat-related domestic violence, runaway youth, and affordable housing for individuals with disabilities.

The HUD website lists state resources and a variety of program offices for assistance. There is information on:

- Avoiding foreclosure
- Financing home improvements
- Buying and selling a home

If you want to explore some options and information from HUD, visit https://www.hud.gov/topics/veteran_information/Veterans_and_HUD.



Military Protections and Tax Benefits

After transition, certain consumer protections such as the Military Lending Act (MLA) and Servicemembers' Civil Relief Act (SCRA) are no longer available. Be sure to carefully review the terms of new credit or loans for a car or other large purchases. The installation PFM and Base Legal can assist with questions about MLA and SCRA protections.

Learn more about these protections at

<https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.



Homelessness

Homelessness means an individual or family does not have a permanent place to live. If you are not sure where you will live after separation and are concerned or have any thoughts about the possibility of experiencing homelessness, schedule a one-on-one assistance session with a VA Benefits Advisor or express this concern to your commander or TAP counselor during the Capstone event.



Veterans who are homeless or at imminent risk of homelessness are strongly encouraged to contact the National Call Center for Homeless Veterans at **(877) 4AID-VET (877-424-3638)** for assistance, or visit <https://www.va.gov/homeless/>.

If access to a phone or the Internet is not available, visit the closest VA medical center.



Assistive Technology for Service Members

The DoD Computer/Electronic Accommodations Program (CAP) provides assistive technology (AT) to transitioning service members with injuries, limitations, and/or disabling conditions to assist in completing work or school-related tasks. Public Law 109-364 that was passed in the 2007 National Defense Authorization Act outlines the policy that allows a Service member to retain the AT received from CAP upon separation from active service.

CAP provides AT for the conditions listed below:

- Cognitive conditions such as Traumatic Brain Injury (TBI) and Post Traumatic Stress Disorder (PTSD)
- Dexterity conditions that impact the neck, shoulders, back, or extremities
- Hearing conditions such as partial or full hearing loss and tinnitus
- Vision conditions such as low vision, blindness, eye strain, blurred vision, and eye fatigue
- Communication conditions such as vocal cord damage

Support through Needs Assessments

CAP supports transitioning Service members by providing needs assessments. CAP needs assessments are a critical step in the accommodation process. Many Service members with newly acquired conditions or are unfamiliar with AT may need assistance with identifying the most appropriate AT. Through the needs assessment process, CAP will work one-on-one with the Service member to learn about their condition and limitations, their goals after separation, and will use this information to recommend AT solutions.

Submitting a CAP request

For transitioning Service members that would like to request AT from CAP, a formal request may be submitted online at www.cap.mil.

Needs assessments may be requested by visiting: <https://cap.mil/Request-a-needs-assessment>.

Additional resources for Service members may be found at <https://cap.mil/wsm-wsm-coad>.

For more information and to determine if you qualify, visit CAP's website at <https://www.cap.mil/>.



Commissary, Exchange, and Morale, Welfare, and Recreation (MWR) Benefits

Use of the commissary, exchange, and MWR facilities is an essential benefit for those serving in the military. Upon separation, those receiving an honorable or general discharge, may be eligible for access to some or all of these services post-transition.

Full Commissary, Exchange, and MWR Privileges

The following groups of honorably discharged veterans and their eligible dependents are authorized full commissary, exchange, and MWR privileges. MWR privileges include on-installation MWR facilities and the online MWR travel-booking engine at www.AmericanForcesTravel.com.

- Uniformed services retirees of the Active and Reserve Components.
- Former uniformed services members eligible to receive retirement pay at age 60 for non-regular service.
- Medal of Honor recipients who are not eligible under another separation status.
- Disabled veterans with 100 percent permanent and total service-connected disability rating from the VA.



Two-year Commissary, Exchange, and MWR Access

Active-duty members and members of the Selected Reserve who are involuntarily separated and are eligible for transitional health care, along with their eligible dependents, are authorized two years of commissary, exchange, and MWR access beginning on the date of the involuntary separation. MWR access includes on-installation MWR facilities and the online MWR travel-booking engine at www.AmericanForcesTravel.com.



Veterans Military Exchange Online Shopping Benefit

All honorably discharged veterans have lifelong online access to military exchange shopping benefits.

Veterans can go to ShopMyExchange.com, mynavyexchange.com, mymcx.com, shopcgx.com or VetVerify.org to verify their eligibility and establish an online account.



Full Commissary and Exchange, plus Limited MWR Privileges

The following groups of honorably discharged veterans are authorized full commissary and exchange privileges. MWR privileges include certain on-installation MWR facilities such as the golf course, bowling center, and recreational vehicle parks and online MWR privileges such as the travel-booking engine.

These benefits do not extend to family members of these authorized veterans:

- Disabled veterans with a VA-documented disability rating between 0-90%
- Disabled veterans with 100 % permanent and total service-connected disability are entitled to full privileges
- Purple Heart recipients
- Former prisoners of war
- Individuals assessed, approved, and designated as caregivers or family caregivers for veterans under the VA Program of Comprehensive Assistance for Family Care-givers. These caregivers are only eligible for these privileges during their period of active enrollment as the caregiver or family caregiver for a veteran.

For more information, visit
www.American-ForcesTravel.com.



Voting Assistance

While on active duty, service members are covered by the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA). After transition back to civilian life, coverage by UOCAVA is no longer applicable. Notify the local election official of the change in voter registration status and update your information to vote locally.

When staying in the same voting residence after separation:

- Notify election official of change in status. This can be done by locating the local online voter registration and making the necessary changes.

When moving to a new state or county after separation:

- Notify the current voting locale election official of the change in status and asked to be removed from voter registration for the current jurisdiction.
- Complete a National Voter Registration Form to register as a civilian.

If remaining or moving abroad after separation from the military, coverage by UOCAVA will be provided as an overseas citizen instead of as military personnel.

National Voter Registration Form www.eac.gov/
Register to vote locally www.fvap.gov/links
Additional information on voting assistance for service members, their families, and overseas citizens at www.fvap.gov/military-voter/transition.



STEP 9

Explore Additional Information and Benefits

- Create a DS Logon and Login.gov accounts to maintain access to DoD and VA websites
- Research state veteran benefits for each individual state at VA.gov
- Determine if you are eligible for Separation Pay
- Update any legal documents using the free base legal office
- Determine your eligibility for PTDY/EL
- Change your voting registration



FIND ACCOMMODATION!

Request accommodations from DoD Computer/Electronic Accommodations Program (CAP) if you have injuries, limitations or conditions to assist in completing work or school-related tasks

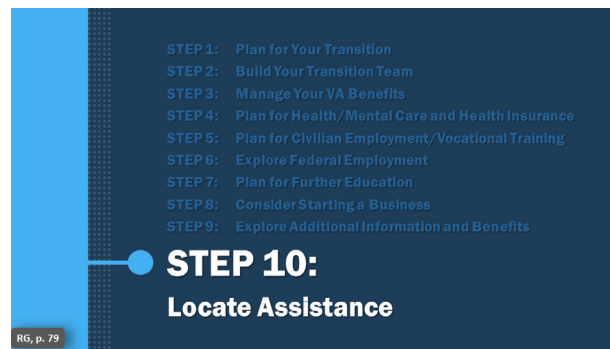


STEP 10:

Locate Assistance

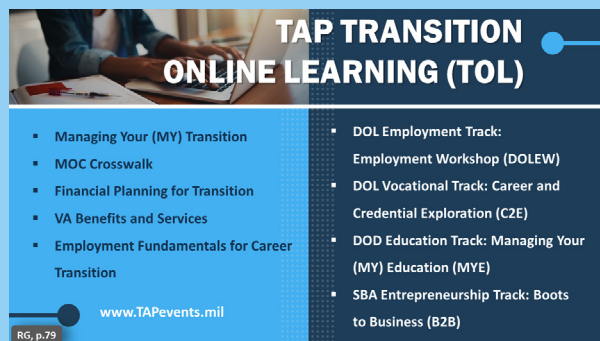
Effects of Career Change

As you transition, the most important thing to know is where to go when you have a question. The best place to start for any question relating to transition is your installation Transition Office. Transition counselors and managers have knowledge and resources to assist in your transition. Next, use the resources and agencies of your transition team identified in STEP 2. And don't forget about online resources.



Transition Online Learning (TOL)

TAP curriculum courses are available at any time during and after transition in the TAP TOL virtual environment. A service member must use a CAC to access the courses to receive a certificate of completion for TAP. After transition, anyone (veterans, family, caregivers) can access these courses, the participant guides, and resources without a CAC. By using an email address to register, the user can save course progress and return to the same point later.



Available courses include:

- Managing Your (MY) Transition
- MOC Crosswalk
- Financial Planning for Transition
- VA Benefits and Services
- Employment Fundamentals for Career Transition
- DOL Employment Track: Employment Workshop
- DOL Vocational Track: Career and Credential Exploration
- DOD Education Track: Managing Your (MY) Education
- SBA Entrepreneurship Track: Boots to Business

The full TAP curriculum is available at: <https://TAPEvents.mil/courses>. Participant Guides for TAP modules can be downloaded at <https://www.TAPEvents.mil/resources>.



Military Life Cycle (MLC) Courses

MLC courses provide service members (active duty and Reserve), veterans, families, caregivers, and survivors with information to plan for the future. MLC courses are intended to be taken throughout a Service member's career and cover important topics such as education benefits, home loans, and life insurance and offer connections to VA.

Available courses include:

- Apprenticeship
- Community Integration Resources
- Disability Compensation
- Mental Health for Families
- Other than Honorable
- Reserve Component Dual Payments
- Survivor and Casualty Assistance Resources
- Transitioning to Federal Employment
- VA Benefits 101
- VA Education Benefits
- VA Education Benefits for Spouses and Dependent Children
- VA Home Loan Guaranty Program
- VA Life Insurance Benefits
- VA Vet Centers



To access MLC courses, visit TAPevents.mil/courses and then select Military Life Cycle (MLC) Courses from TAP Curriculum drop down menu.



STEP 10

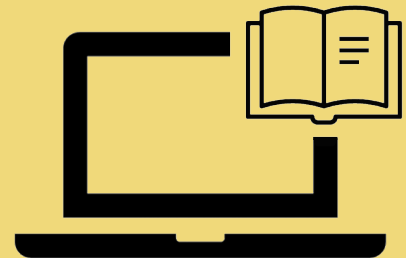
Locate Assistance

- Request assistance from Transition Counselors and managers at your installation Transition Office
- Use resources and agencies identified throughout this brief
- Access MLC Courses online via TAPevents.mil to learn more about various topics



ACCESS COURSES!

Explore TOL via TAPevents.mil where you and your family members can access courses and download Participant Guides and handouts



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