Transition Readiness Seminar

Individual Transition Plan (ITP)



MCB Camp Pendleton

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Individual Transition Plan (ITP BLOCK 1)

Full Name:	Anticipated Separation Date:				
Rank: Unit:					
Date attended Pre-separation Counseling:	(attach copy of DD Form 2648 / 2648-1)				
List your top 3 Military Occupation Code(s) and Title(s)	:				

TRANSITION PLANNING OVERVIEW

The key to a successful transition is planning, which requires a carefully thought out Individual Transition Plan (ITP). The ITP provides a framework to achieve realistic career goals based upon an assessment of your personal and family needs as well as your unique skills, knowledge, experience, interests and abilities. You create and maintain your ITP with assistance from your Transition Counselor¹ using the following template. The ITP coincides with the Transition GPS (Goals, Plans, Success) outcome-based curriculum and provides a means to discover and explore your skills and interests which may lead to potential post-transition career paths. The ITP helps you identify critical activities associated with your transition and your Transition Counselor will assist you through the process of organizing your transition into manageable tasks. The ITP also helps you to establish a timeline for completing all required activities prior to separation – it is a living document and can be modified at any time. The ITP is the road map for attaining your employment, education, technical training, and entrepreneurial objectives and can help you make a successful transition to civilian life. To develop a successful ITP you must consider the following critical elements in your planning process:

- I. Identify Post-transition Personal/Family Requirements (ITP Block 1)
- Taking Care of Individual/Family Needs
- Assessing Benefits and Entitlements
- Getting Financially Ready
- **III. Determine Post-transition Career Track**
- Continuing Your Education (ITP Block 2)
- Pursuing Technical Training (ITP Block 3)
- Starting a Business (ITP Block 4)

- II. Evaluate Military and Civilian Experience and Training (ITP Block 1)
 - Documenting Job Related Training
 - Verifying Eligibility for Licensure,
 Certification
- IV. Create a Transition Timeline (ITP Block 6)
 - Identifying Planning Milestones
 - Synchronizing Specific Activities

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

CAREER READINESS STANDARDS

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

Career Readiness Standards Applicable to all Career Paths ***

- Attend Pre-Separation Counseling
- Complete Pre-Separation Counseling Checklist DD Form 2648 / DD Form 2648-1
- Register for VA Benefits (eBenefits)
- Prepare a Post-Separation 12-month budget reflecting personal and family goals and obligations
- Evaluate opportunties presented by continuing military service in a Reserve Component
- Crosswalk military skill set to civilian skills (MOS crosswalk) to include an evaluation of the demand for those civilian skills within the potential relocation destinations
- Identify and document requirements and eligibility for licensure, certification and apprenticeships at the potential relocation destinations
- Complete the Individual Transition Plan and provide documentation of meeting the Career Readiness Standards for the chosen career path

Employment Career Readiness Standards***

- Complete the <u>employment readiness assessment</u> prior to and after attending the Department of Labor Employment Workshop
- Prepare and submit the Job Application Package (e.g., create resume, identify references, submit at least two employment applications, and/or provide a job acceptance letter)
- Obtain a "Gold Card" Certificate from the Department of Labor

Education Career Readiness Standards***

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

Technical Training Career Readiness Standards***

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

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

Section I. Identify Post-transition Personal/Family Requirements

Α. ΄	Taking	Care	of I	ndiv	ridua	I/Fan	ıilv	Mem	ber	Needs
------	--------	------	------	------	-------	-------	------	-----	-----	-------

The following care of many address and the following the f
❖ Identify individual/family needs such as medical care, expenses, and location of potential providers.
Notes:
Identify extenuating individual/family circumstances (e.g. need to provide care for elderly parents, family business, exceptional family member needs, etc.).
Notes:

*	availability of medical care, spouse employment opportunities, etc.).
N	otes:
*	Evaluate your immediate post-transition housing requirements. Determine how much living space you will require to safely house yourself, dependents, and personal items. Consider whether you may need to make more than one move or need to utilize temporary storage. Contact the housing referral office to identify local and remote housing options. The installation transportation office can provide detailed information about planning the movement and storage of your household goods. Visit the VA website: http://www.benefits.va.gov/homeloans/ to get information on the VA home loan program.
N	otes:
*	Consider your post-transition transportation requirements. Determine if you have adequate reliable personal transportation to take you to and from your place of employment or school. Evaluate your commuting options and whether you need to purchase another vehicle(s) for your spouse and/or dependents. Identify your post-transition transportation expenses to include: purchase costs, vehicle registration, insurance, maintenance, fuel, etc. If you are disabled, determine if you are eligible for assistance in purchasing a vehicle and/or automotive adaptive equipment by visiting http://www.warms.vba.va.gov/regs/38CFR/BOOKB/PART3/S3_808.DOC
N	otes:
	What person or persons do you go to for advice, personal counsel and/or mentoring when facing a difficult challenge or decision? Will you still have access to those persons after you separate from active duty? Consider what steps you need to take now to maintain contact.
N	otes:

With whom do you spend your leisure time now? We meet them? Determine the steps you need to take type of support in the community where you will live	to continue these relationships or establish this	
Notes:		
B. Assessing Benefits and Entitlements		
*** Evaluate the benefits (e.g. additional income, promotions, leadership and professional development opportunities, travel) associated with continuing your military service in either the Reserves or National Guard (if applicable). Consider the financial impact of continued entitlements such as medical and dental coverage, life insurance, military exchange, commissary, club privileges, recreational and athletic facilities. Contact the installation/ local recruiter to schedule an informational counseling session and identify potential units/positions.		
Notes:		
Recruiter counseling date:	Financial impact:	
**** Register for your VA Benefits and assess their in www.ebenefits.va.gov	mpact on future financial obligations:	
Notes:		
Date applied for eBenefits:		
C. Getting Financially Ready		
Identify anticipated financial obligations such as deplan, utility security deposits, and additional comm payment, fuel, maintenance, insurance).		
Notes:		

*	List required new civilian workfo	rce wardrobe items and estimate expens	ses.
N	otes:		
*	Develop and attach a plan to rec	duce/eliminate current debt: https://powe	erpay.org/
N	otes:		
	-t	and the the the second and the second	A.
	ate you reviewed your free credit	report (http://www.annualcreditreport.com	<u>m/</u>):
*	indebtedness) as well as anticipe transition income will adequately food, insurance, transportation, of TurboTAP Financial Planning W	based on your current financial obligation ated post-transition expenses. Determiny address anticipated financial obligation costs of establishing a home, utility secu orksheet for Career Transition at: https://default/transition/resources/PDF/fin	ne if your expected post- s (e.g. housing, medical, rity deposits, etc.). Use the
*	Attach a copy of your TurboTAP to the Core Curriculum TAP wor	Financial Planning Worksheet for Caree kshop.	er Transition and bring a copy
*	Estimate your annual salary/inco	ome requirements:	_
Se	ction II. Evaluate Military and C	Civilian Experience and Training	
A.	Documenting Job Related Tra	ining	
*	Check all that apply:		
0	High School Graduate/GED Vocational School Relevant Training Technical Training	Training Certificates/ LicensesApprenticeshipSome CollegeAssociates Degree	Baccalaureate DegreePost Graduate StudiesMaster's DegreeDoctorate
*	transcripts, licenses, etc.) and lis	vilian and military experience/training (est them below. This may require researcedemic institutions to identify their specifications service.	ch on your behalf to contact
•			

*	Assistance is available by meeting attending the Transition GPS Co	e and training at: https://www.dmdc.osd.mil/appj/vmet/index.jsp . In the second sec		
*		Education (ACE) credits earned for military training (if applicable): NavigationMenu/ProgramsServices/MilitaryPrograms/index.htm		
	Number of ACE credits earned:_			
В.	Verify Eligibility for Licensure	and Credentialing.		
*	*** Crosswalk your military skill set to the corresponding civilian skills (MOC Crosswalk) at: www.online.onetcenter.org/crosswalk . Assistance is also available by meeting with an Education			
		ilable by attending the Transition GPS Core Curriculum.		
N	otes:			
*	•	erable credits earned through your military experience and training sure, certification and apprenticeship programs:		
С	epartment of Labor Workforce redentials Information Resource enter	www.careeronestop.org/CREDENTIALING/CredentialingHome.asp		
	.S. Army Credentialing pportunities On-Line (COOL)	https://www.cool.army.mil		
	Army/American Council on http://aarts.army.mil/ Education Registry Transcript			

https://usmap.cnet.navy.mil/usmapss/static/usmap.jsp

www.dantes.doded.mil/dantes_web/danteshome.asp

https://www.cool.navy.mil

System (AARTS)

(USMAP)

(DANTES)

United Services Military

Apprenticeship Program

Defense Activity for Non-Traditional Education Support

Navy Credentialing Opportunities On-Line (COOL)

Sailor/Marine American Council on Education Registry Transcript (SMART)	https://smart.navy.mil/smart/signln.do
Community College of Air Force (CCAF)	http://www.au.af.mil/au/ccaf/index.asp
Air Force Credentialing and Education Research Tool (CERT)	https://augateway.maxwell.af.mil/ccaf/certifications/programs/

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

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

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

DoD and VA Employment	https://b2b.jobs
DoD and VA Employment Search Tools & Job Listings	https://h2h.jobs http://www.vetsuccess.gov/jobs
Employment Hub	www.turboTAP.org/portal/transition/resources/Employment_Hub
State Job Boards	www.careeronestop.org/jobsearch/cos_jobsites.aspx
Public and Community Service Opportunities	http://www.turbotap.org/portal/transition/lifestyles/Employment/Public _and_Community_Service_PACS_Registry_Program
Department of Labor	http://mynextmove.dol.gov/
Teaching Opportunities/Troops to Teachers	www.proudtoserveagain.com
Federal Employment Opportunities	http://www.usajobs.gov/ www.go-defense.com
Veterans Preference in Federal Employment	http://www.opm.gov/staffingPortal/Vetguide.asp http://www.fedshirevets.gov/
Office of Personnel Management (OPM) Special Hiring Authorities	http://www.opm.gov/hr_practitioners/lawsregulations/appointingauthor ities/index.asp
Hiring Preference in Non-Appropriated Funds (NAF) Jobs	http://www.turbotap.org/portal/transition/lifestyles/Employment/Federa
State Employment Agencies	www.careeronestop.org/jobsearch/cos_jobsites.aspx

Refine your research to identify desired industries, careers, jobs and salaries. Consider jobs in the public and private sectors. Identify any prerequisites you would have to complete (e.g., education, training, certification, licensure, security clearance) before being fully qualified to seek employment in a chosen career field. Assistance is also available by meeting with a VA Career Counselor and instruction is available by attending Transition GPS.	
Notes:	
Now that you identified potential careers, evaluate your ease to relocate and find new employment. Find where opportunities exist by researching employment websites such as http://www.usajobs.gov/ , and the Veterans Job Bank: https://www.nationalresourcedirectory.gov/home/veterans_job_bank .	
Notes:	
Now that you know where potential jobs exist, research those locations to determine if they meet your personal/family requirements. Explore state, city and county websites to evaluate demographics, school ratings, tax rates, cost of living, availability of housing, home prices, etc. Assistance is also available through your Transition Counselor and installation relocation assistance office and through the U.S. Census Bureau: http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml .	l
Notes:	
Section III. Determine Post-transition Career Path	
A. Designate the career field you wish to pursue based on your personal, family and financial obligations and desires.	
Desired Career Field:	_Desired Re

В.	Designate your transition career path.
*	Select the transition career track you wish to pursue. Use the statements below each path to help you determine the appropriate transition career path.
	Employment (refer to ITP Block 2, Employment, Sec. IV; and Block 6, Milestones, Sec. VII) - I am qualified to seek immediate employment in my desired career field or I plan to explore future employment opportunities.
	Education (refer to ITP Block 2, Education, Sec. V; and Block 6, Milestones, Sec. VIII) - I require additional education in my desired career field.
	Technical Training (refer to ITP Block 3, Technical Training, Sec. VI; and Block 6, Milestones, Sec. VIII) - I require additional technical training in my desired career field.
	Entrepreneurship (refer to ITP Block 4, Entrepreneurship, Sec. VII; and Block 6, Milestones, Sec. VIII)

- I desire to start my own business.

Transition Readiness Seminar

Employment – Department of Labor Workshop (ITP BLOCK 2)

Section IV. Employment

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

Complete the employment readiness assessment as directed during your Fre-separation Counseling and contact your Transition Counselor to schedule attendance at the Department of Labor Employment Workshop.
*** Attach the results of your employment readiness assessment.
Date of DOL Employment Workshop:
Attach a copy of your resume or begin to develop a private and/or federal resume.
Identify your professional skills.
mple: Lean Six Sigma – black belt; procurement skills; proven leader; management; facilitate statemmunications; analyze reports; prepare presentations; estimate quantities and costs of materials for pjects; provide labor projections; maintain fleet of 10 tracked vehicles; organize and schedule events.
Identify your personal strengths and attributes.
mple: Mature manager; able to identify timely solutions; excellent team building skills; effective mmunicator; dedicated and reliable – will work until job is complete; highly organized; able to ask for lp when needed; team player; disciplined work ethic; able to live within means; quick learner.
Provide employment history (military and/or civilian) for the last three positions you held:
nployer / Unit #1: Position:
art Date: End Date: Accomplishments:

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

Employer / Unit #2:		Position:
Start Date:	End Date:	Accomplishments:
Employer / Unit #3:		Position:
Start Date:	End Date:	Accomplishments:
-		
		ormer Commanders, supervisors, and employers who proficiency, work ethic, devotion to duty, etc.).
Name #1:		Title/Position:
Organization:		Phone/Email:
Name #2:		Title/Position:
Organization:		Phone/Email:
Name #3:		Title/Position:
Organization:		Phone/Email:
Identify at least 3 perso	nal references* who	can speak to your character, integrity, values and morals.
Name #1:		Title/Position:
Organization:		Phone/Email:
Name #2:		Title/Position:
Organization:		Phone/Email:
Name #3:		Title/Position:
Organization:		Phone/Email:

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

	utes work experience and also or your volunteer/community serv	j	ss to support
Organization:		Start Date:	End Date:
Event/Role:			
Organization:		Start Date:	End Date:
Event/Role:			
	ion packet and review it with yo be provided during the Departn		
 Develop an introductory 	cover letter (if applicable) and re	eview it with your Transition	Counselor.
* *** Submit application pa Section I and attach both	ckets to at least two potential er job descriptions.	mployers identified during yo	our research in
Company #1:	Position:	Date sub	omitted:
Company #2:	Position:	Date sub	omitted:
Yes, and the job mee	mployment effective upon your sets my post-transition personal/f	amily/financial obligations ar	nd relocation plans
-	s not meet my post-transition pe ntified in Section I. I will continu	•	
	e to seek employment that meet ation plans.		al/family/financial
C. Strengthen your emplo	yment prospects.		
(e.g. an organization repr	twork of colleagues, family and fresenting the interests of your clofessional networking and self-morkshop.	hosen career field, military o	fficers, NCOs,
Notes:			

❖ Volunteer for a job in a related career field.
Notes:
 Consider the networking opportunities and continued service benefits of joining the Guard or Reserve.
Notes:
 Seek additional education, technical training, licenses, and/or certification.
Notes:
 Schedule informational (practice) job interviews.
Notes:
 Establish a USAJobs account and research potential federal employment opportunities.
Notes:
**** Seek out and utilize additional resources such as registering with the local DOL Career One-Stop Center and obtain the DOL "Gold Card" certificate: http://www.dol.gov/vets/goldcard.html
Notes:

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

TRANSITION MILESTONES (ITP BLOCK 6)

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

Timeline to Separation Required		Milestone	Scheduled Date	Completion Date
24 months – 18 months	R	Attend Pre-Separation Counseling and complete Pre-Separation Counseling Checklist		
	R	Prepare Individual Transition Plan (ITP)		
		Evaluate future personal and family housing, transportation and financial requirements		
	R	Crosswalk military skill set to civilian skills		
	R	Identify and document requirements & eligibility for licensure, certification and apprenticeships		
	R	Complete the Employment Readiness Assessment tool as directed during Pre-separation Counseling		
		Visit the Education Center to assess your job skills and interests. Sign up for college entrance exams, training opportunities, license programs, college courses, or certification exams		
	R	Attend the Employment Workshop		
	R	Complete the educational needs assessment (only required if attending Transition GPS Education or Technical Training tracks)		
	R	Identify, compare, and select academic institutions based on specific selection criteria		
		Attend a counseling session with a Small Business Administration Advisor		
		Consider the possibility and impact of transferring Post 9/11 GI-Bill benefits to dependents		
18 months –				
12 months		Begin establishing a professional network		

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

Timeline to Separation	Required	red Milestone		Completion Date
	R	Submit two Job Application Packets or present an employment acceptance letter		
		Learn Federal job search process and begin posting resumes (as applicable)		
		Conduct informational interviews		
		Research Survivor Benefit Plan options		
		Research and compare VGLI to other insurance		
100				
180 days – 30 days		Schedule a separation or retirement physical		
	R	Obtain a "Gold Card" Certificate for preferred services at the Department of Labor Career One-Stop Centers		
		Start assembling a wardrobe for next job		
		Review DD form 214 worksheet		
		Visit Relocation Assistance Program office		
		Schedule a visit to the area where you plan to live		
	R	Connect with the campus Student Veteran Organization if available or contact the local VA representative to identify local Veteran resources		
		Arrange for government housing inspection		
		Make contact with Workforce Development Office		
		Continue to send resumes and begin interviewing		
		Decide on a Continued Healthcare program		

Timeline to Separation	Required	Milestone	Scheduled Date	Completion Date

What are at least 3 civilian related	a occupations?	Choose one civ	ilian occupation.
Preferred			
Alternate			
Alternate			
The "what it takes" section of the section and your VMET and servi			n/training requirements. Using this elow.
What education/training do I already have?	What education required for this		What experience/skills do I need to pursue?
	_		
	_		
Some career fields also have a winterested in, identify your experie			
What experience / skills do I	What experienc		What experience/skills do I need
already have?	required for this		to pursue?
			-
	_		_
	_		_
	_		

At the bottom of this page select the link for O'NET

- On the right side, in the Attention Veterans area, select Mynextmove for Veterans. If you are a military spouse, simply select Mynextmove.
- Enter either your career field or search by your MOC in the appropriate search area.
- Select an occupation.
- In the job outlook box you can identify occupation outlook and research local salary information by clicking on the links and selecting your preferred location.
- To learn about specific state information and to do cross-state comparisons, select the "learn more about this occupation" link.
- Under state and national trends you can select "employment trends by occupations across states"
- List your findings below.

What is the outlook for this occupation in your preferred state?	What is the salary range for this occupation?
	Does this salary range fit my requirements?
Sometimes you will find that an occupation does not area. You may need to look at other areas, consider from the list. List your preferences below.	
What geographic locations (cit/state) has a better outlook?	Which locations (s) (city/state) would you be willing to relocate to?

From your VMET, service transcripts, and personal knowledge list the credentials that you currently possess.

- Select the "back to..." link at the top of the page
- In the education area, select "finding training" to identify the credentials required or preferred in your selected location
- If licenses, certifications, or apprenticeships are required, you will see a tab in the flow chart near the top of the page
- Click on the tab for more information
- Complete the blocks below to identify the credentials you need to pursue to be a marketable candidate for this occupation and list those below

What credentials (license, certification, apprenticeship) do you already have?	What credential certification, apprequired for this	prenticeship) are	What credentials (license, certification, apprenticeship) do I need to pursue?	
List any other requirements you see for this occupation.			o to pursue?o your alternative job listed at the	
Additional Notes:				

Column A contains a list of benefits typically offered by U.S. employers. This list comes from the annual benefits survey conducted by the Bureau of Labor statistics. Additional benefits offered by the military but rarely offered by civilian employers are included toward the bottom of the list.

Column B contains information on the percentage of civilian employers which typically offer the benefit, as well as additional cost information where appropriate.

Column C is a listing of benefits included in the military compensation package.

Column D is a listing of benefits included in the federal employment compensation package.

Columns E and F are for you to write in the details of a job offer so you can compare to both your current military compensation as well as the national averages for all U.S. employers.

Footnotes include relevant websites which provide compensation calculators and additional information on your military benefits. Most websites have specific information for transitioning and wounded, ill or injured members.

A. Type of Benefit	B. National Averages for all Civilian Employees ²	C. Military Compensation	D. Federal Employment	E. Offer 1	F. Offer 2		
Salary							
Monetary Compensation	National wage averages by location or job can be researched at www.bls.gov	Current Pay \$ Equivalent Civilian Salary \$ Federal Employee Health Benefit Program (Use calculator in footnote 4)	Based on Federal Schedules ³	\$	\$		
		Retirement					
	Type of	plan? Contribution matching? W	hen vested? >>				
Retirement Plan	71%	Provided	Yes				
O Defined Benefit	31%	At 20 Years ⁵	FERS	\$	\$		
O Defined Contribution	56%	Uniformed Thrift Savings Plan ⁶	Federal Thrift Savings Plan	\$	\$		
		Healthcare					
	10, POS) >>						
Medical Care	74%	Covered ⁷	Federal				
Single	Avg. monthly cost \$89	No cost to member	Employee	\$	\$		
Family	Avg. monthly cost \$347	No cost via TRICARE Prime	Health Benefit Program	\$	\$		

PERSONAL FINANCIAL PLANNING FOR CAREER TRANSITION

A. Type of Benefit	B. National Averages for all Civilian Employees ²	C. Military Compensation	D. Federal Employment	E. Offer 1	F. Offer 2
Dental	48% Premiums range from \$25 to \$50/month	Covered, no cost to member; \$12/month for one family member, \$31/ month for more than one family member	Federal Employee Dental and	\$	\$
Vision	29%	Covered, no cost to member; one free exam per year for family members on TRICARE Prime	Vision Insurance Program	\$	\$
Outpatient Prescription Coverage	72%	Covered, no cost to member; zero to \$22 if TRICARE Prime	A variety of benefits are available	\$	\$
Health Savings Account	14%	N/A	under the	\$	\$
Benefits "Cafeteria" Plan (includes flexible benefits)	20 – 39%	N/A	FSAFEDS program	\$	\$
Retiree Health Care Plan	24%	Yes (medical and dental for a cost)	Yes	\$	\$
		Insurance			
Life Insurance	62% Avg. 1.4 times earnings or avg. flat coverage of \$15,000 provided at no cost. More may be available for a cost.	SGLI up to \$400,000 for 6.5 cents per \$1,000 of coverage; discount family coverage available via FSGLI; conversion to VGLI available ⁸	Federal Employees' Group Life Insurance Program	\$	\$
Short-Term Disability Insurance	37% Avg. 26 weeks at 64% of earnings	Until medically retired, basic pay continues at no cost	If covered	\$	\$
Long-Term Disability Insurance	33% Avg. \$7,000 max benefit amount	Disability pay upon medica and regular retirement ma be authorized		\$	\$
Long-Term Care	16%	N/A, but enlisted, warrant officers and LDOs are eligible for the Armed Forces Retirement Homes ⁹	Federal Long-Term Care Insurance Program	\$	\$

PERSONAL FINANCIAL PLANNING FOR CAREER TRANSITION

A. Type of Benefit	B. National Averages for all Civilian Employees ²	C. Military Compensation	D. Federal Employment	E. Offer 1	F. Offer 2		
Other Benefits ¹⁰							
Paid Holidays	76% 8 days/year avg.	10 days/year	10 days/year				
Paid Sick Leave	66% 8 days/year avg.	SIQ as authorized	Starts at 13 days/year				
Paid Vacation	75% 10 days/year avg.	2.5 days per month, for a total of 30 days per year, including weekends and holidays	Starts at 13 days/year				
Paid Jury Duty	73%	Yes	Yes				
Childcare	10%	Subsidized via on-base and selected home care providers ¹¹	Subsidized through DCESA				
Flexible Workplace	5%	No	Some				
Subsidized Commuting	7%	In selected locations	In selected locations				
Wellness Program	33%	On-base facilities at no cost					
Employee Assistance Program	49%	Most bases have community support centers ¹¹	Yes				
Financial Planning	16%	May be available at no cost at base community support centers or through Military OneSource ¹¹					
	Additi	onal Military Benefits					
		 Survivor Benefits¹² Commissary¹¹ Education¹ Exchange¹¹ Legal Assistance¹³ Housing allowance or military housing¹¹ Moving reimbursement and relocation assistance¹¹ Deployment assistance¹¹ Savings Deposit Program¹ Non-taxable pay if earned in combat zone¹⁴ Reenlistment and specialty bonuses¹⁴ Free tax preparation services (VITA)¹¹ 					

PERSONAL FINANCIAL PLANNING FOR CAREER TRANSITION

Footnotes

- 1. https://www.ebenefits.va.gov (Gateway to Benefits Information)
- 2. http://www.bls.gov/ncs/ebs/benefits/ (National Benefits Statistics)
- 3. http://www.opm.gov (Office of Personnel Management for Federal Employment)
- 4. http://militarypay.defense.gov/pay/calc/index.html (Military Compensation Calculator)
- 5. http://militarypay.defense.gov/retirement/calc/ (Military Retirement Benefits Calculator)
- 6. http://www.tsp.gov (Thrift Savings Plan)
- 7. http://tricare.mil/mybenefit/ProfileFilter.do?puri=%2Fhome%2FLifeEvents (TRICARE transition information)
- 8. http://www.insurance.va.gov/miscellaneous/ (Veterans' Group Life Insurance information)
- 9. https://www.afrh.gov/afrh/ (Armed Forces Retirement Homes)
- 10. http://www.militaryhomefront.dod.mil/ (Department of Defense website for official Military Community and Family Policy program information, policy and guidance)
- 11. http://www.militaryonesource.com/ (Military OneSource)
- 12. http://www.vba.va.gov/survivors/ (VA Survivor Benefits Information)
- 13. http://www.jag.navy.mil/legal services.htm (Legal assistance locator)
- 14. http://www.dfas.mil/index.html (Defense Finance and Accounting Service pay information)
- 15. http://www.dfas.mil/army2/investmentoptions/savingsdepositprogramsdp.html (DFAS Information on the Savings Deposit Program)

ACTIVE DUTY MEMBER'S MONTHLY INCOME				
MEMBER'S NAME				
ENTITLEMENTS	ACTUAL	PROJECTED	REMARKS	
*BASE PAY				
BAH (HOUSING)				
BAS				
SEA PAY				
FLIGHT PAY/SDA				
OTHER HAZARDOUS DUTY PAY				
FOREIGN DUTY PAY				
FAMILY SEPARATION (FSA)				
CLOTHING ALLOWANCE				
ALLOTMENTS				
ALLOTMENTS				
OTHER (TAX EXEMPT/ALLOWANCE EG. COLA/FSSA)				
TOTAL MILITARY COMPENSATION (A)				
DEDUCTIONS	ACTUAL	PROJECTED	REMARKS	
FEDERAL TAXES				
FICA (SOCIAL SECURITY)				
FICA (MEDICARE)				
STATE INCOME TAX				
AFRH (ARMED FORCES RETIREMENT HOME)				
SGLI, T-SGLI OTHER LIFE INSURANCE				
FAMILY SGLI, OTHER LIFE INSURANCE				
HEALTHCARE (DENTAL AND MEDICAL)				
BASE HOUSING				
THRIFT SAVINGS PLAN (TSP)				
SAVINGS DEPOSIT PROGRAM (SDP)				
ADVANCE PAYMENTS				
OVER PAYMENTS				
MGIB/ POST 9/11				
ALLOTMENT (EXAMPLE CAR/HOME INSURANCE, ETC.)				
ALLOTMENT				
ALLOTMENT				
TOTAL MILITARY COMPENSATION (B)				
CALCULATE NET INCOME	ACTUAL	PROJECTED	REMARKS	
SERVICE MEMBERS TAKE HOME PAY (A-B)				
SERVICE MEMBERS OTHER EARNINGS				
CHILD SUPPORT/ALIMONY				
RENTAL INCOME				
SOCIAL SECURITY INCOME				
RETIREMENT/PENSION PAY/SS				
UNEMPLOYMENT/DISABILITY/				
OTHER				
TOTAL MEMBER'S MONTHLY LIVING INCOME				
1ST PAY PERIOD				
2ND PAY PERIOD				

SPOUSE'S MONTHLY INCOME					
SPOUSE'S NAME					
ENTITLEMENTS	ACTUAL	PROJECTED	REMARKS		
*BASE PAY					
BAH (HOUSING)					
SDA					
SEA PAY					
FLIGHT PAY/SDA					
OTHER HAZARDOUS DUTY PAY					
FOREIGN DUTY PAY					
FAMILY SEPARATION (FSA)					
CLOTHING ALLOWANCE					
ALLOTMENTS					
ALLOTMENTS					
OTHER (TAX EXEMPT/ALLOWANCE EG. COLA/FSSA)					
TOTAL SPOUSE'S COMPENSATION (A)					
DEDUCTIONS	ACTUAL	PROJECTED	REMARKS		

DEDUCTIONS	ACTUAL	PROJECTED	REMARKS
FEDERAL TAXES			
FICA (SOCIAL SECURITY)			
FICA (MEDICARE)			
STATE INCOME TAX			
AFRH (ARMED FORCES RETIREMENT HOME)			
SGLI, T-SGLI OTHER LIFE INSURANCE			
FAMILY SGLI OTHER INSURANCE			
HEALTHCARE (DENTAL AND MEDICAL)			
BASE HOUSING			
THRIFT SAVINGS PLAN (TSP)			
SAVINGS DEPOSIT PROGRAM (SDP)			
ADVANCE PAYMENTS			
OVER PAYMENTS			
MGIB/ POST 9/11			
ALLOTMENT (EXAMPLE CAR/HOME INSURANCE, ETC.)			
ALLOTMENT			
ALLOTMENT			
TOTAL SPOUSE'S COMPENSATION (B)			

CALCULATE NET INCOME	ACTUAL	PROJECTED	REMARKS
SERVICE MEMBERS TAKE HOME PAY (A-B)			
SERVICE MEMBERS OTHER EARNINGS			
CHILD SUPPORT/ALIMONY			
RENTAL INCOME			
SOCIAL SECURITY INCOME			
RETIREMENT/PENSION PAY/SS			
UNEMPLOYMENT/DISABILITY			
OTHER			
TOTAL SPOUSE'S MONTHLY LIVING INCOME			
1ST PAY PERIOD			
2ND PAY PERIOD			

COMBINED MONTHLY INCOME				
MEMBER AND SPOUSE'S NAME				
CALCULATE COMBINED NET INCOME	ACTUAL	PROJECTED	REMARKS	
COMBINED TAKE HOME PAY (A-B)				
COMBINED HOUSEHOLD MONTHLY LIVING INCOME				
1ST PAY PERIOD				
2ND PAY PERIOD				

Here are 10 sentences with four endings. Indicate the endings that are most like you, in the order of preference. In the space provided next to each ending, write a (4) beside the one that is most like you, a (3) beside the one that is next like you, a (2) beside the one that is next, and a (1) beside the one that is least like you.

1.	When I have to make a decision, I like to:
	 a. make it quickly and get on to other things. b. take my time, gather the facts and think it through logically. c. see how others feel about it, then choose what's best for everyone. d. consider what was done before and proceed carefully.
2.	My friends can count on me to be:
	a. full of energy and ready to try anything. b. unemotional and full of facts. c. sensitive and willing to listen. d. dependable and hard working.
3.	I need to:
	 a. be free to follow my hunches. b. develop insightful and intelligent alternatives. c. help people get closer together. d. keep things in order.
4.	In a crisis situation, others depend on my:
	a. courageb. knowledgec. empathyd. perspective.
5.	If someone really wants to show me they love me, they will:
	 a. surprise me with something unexpected. b. understand when I need space to be myself. c. spend time talking and listening to my feelings. d. do the things I've asked them to do.
6.	I always find myself thinking about:
	a. new things to dob. why things are the way they are and how they can be improvedc. how other people are feelingd. how things should be organized

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7.	In a group of people, I'm usually:
	 a. right in the middle of the action. b. off in a corner quietly talking with one or two people. c. making sure everyone feels accepted and happy. d. doing whatever is needed to make things run smoothly.
8.	The people who know me say that I'm:
	a. passionate and competitive. b. reserved and scientific. c. caring and sensitive. d. stable and dedicated.
9.	When someone hurts my feelings I usually:
	 a. become angry and rude. b. withdraw or become sarcastic. c. feel hurt for a long time. d. worry and have feelings of self-pity.
10.	Sometimes I tell people to leave me alone. What I really mean is:
	 a. don't go far, I'll get over this real soon. b. really leave me alone and I'll work through it on my own. c. don't leave me alone. Help work through it. d. leave me alone for a while and then come back and applicate.

SCORE SHEET

	GOLD	GREEN	BLUE	ORANGE
STEP 1				
STEP 2				
STEP 3	D	В	С	A
TOTAL				

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Career Assessment Resources

The following Online Career Assessments can assist you in choosing the career path that best fits your interests, skills and abilities.

H2H Career Assessment

https://h2h.jobs/assessment

O*Net Interest Profiler

http://www.mynextmove.org/explore/ip

