



NAVY 
FEDERAL[®]
Credit Union

ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD
VETERANS

Transition to Civilian Life Kit



Transition to Civilian Life Kit

Active Duty Pre-Separation Transition Checklist



As your separation date approaches,
use this checklist to help prepare
for a successful transition.



18 Months to Separation

- As you begin the process to transition out of the military, start exploring careers. Will you pursue a civilian version of your military career or try a new career path?
- Take a skills/interest assessment. Contact your local education services office or career counselor for more information.
- Start exploring organizations that help connect veterans with meaningful careers. U.S.VETS and Hire Heroes USA^{®1} are two organizations Navy Federal partners with.
- Open a LinkedIn account if you don't have one. All Active Duty and veterans qualify for a free Premium account.
- Explore your GI Bill and Tuition Assistance benefits. Use the Veterans Affairs GI Bill[®] Comparison Tool to learn about educational programs and compare benefits by school.
- Review GI Bill transferability requirements. You may be able to transfer Post 9/11 GI Bill benefits to a dependent, but the request must be made while on Active Duty.
- Begin the college selection process if you plan to pursue a degree.
- Consider taking the College Level Examination Program (CLEP) to get your general education requirements if you plan to go to school upon separation.
- Use the DoD Academic Skills Course (OASC) online tool to assess your academic skills and prepare for SAT, ACT or GMAT exams as needed.



12 Months to Separation

- Make an appointment with your local Transition Counselor.
- Attend a Transition Assistance Program (TAP) Workshop with information, tools and training to prepare for civilian life. For more info, visit www.dodtap.mil.
- Find a mentor—a veteran who can advise you on the transition.
- Get a copy of your Verification of Military Experience and Training (VMET) through the DoD. You'll need this to create a resume and complete job applications.
- Research cost of living in areas where you may want to relocate to upon separation. Talk to people in areas you're considering about schools, employment opportunities for you and your spouse, local activities, etc.



9 Months to Separation

- Start drafting your resume.
- Use the VA's Military Skills Translator to see how your military occupation and training relates to civilian jobs.
- Begin your job search. Check job postings, visit veteran job boards and attend career fairs.
- Develop your personal/professional network with friends, family and colleagues who may have career connections or job leads for you. Remember—most jobs are never posted online and are found through networking!
- Consider joining military and veteran organizations.
- Visit the relocation office to plan for your move after separation. Maximize Relocation Assistance Program (RAP) benefits.
- Learn about VA home loan benefits. Navy Federal offers VA loans and other military-exclusive mortgage options.
- Arrange for household goods (HHG) transportation counseling.
- Research your health care eligibility and insurance options. Visit va.gov/health for more info.



6 Months to Separation

- Start applying for jobs.
- Activate your network. Begin making calls and sending your resume to your network list. Use military and veteran service organizations and local community social service agencies to further develop and expand your network.
- Consider updating your wardrobe based on seasonality and the type of employment you wish to secure. Don't forget professional attire for interviews.
- Contact a real estate agent and start your home search, as needed. Research Navy Federal's RealtyPlus® program to be matched with a realtor and/or relocation specialist.
- Schedule appointments for HHG shipment and storage.
- Create a transition budget. Depending on the career you pursue, it can take several months to find the right job and complete the necessary training, so plan your finances accordingly (e.g., rent/mortgage, medical expenses, auto cost, groceries). Use our budgeting resources and other tools at navyfederal.org/makingcents.
 - Moving expenses: These may be covered by the military, depending on where you're moving to and the type of discharge you receive.
 - Housing expenses: If you plan on moving into a rental, make sure you set aside funds for deposits, pet fees, etc. If you're purchasing a home, remember that there may be additional fees you may have to pay on top of closing costs, like homeowners' association (HOA) fees.
- Schedule final physicals and dental appointments for yourself and your family.
- Visit a local Legal Assistance Office for help updating your will and other financial documents.
- Review your life insurance options. Servicemembers' Group Life Insurance (SGLI) may be converted to Veterans' Group Life Insurance (VGLI) or commercial life insurance. SGLI is valid up to 120 days from your separation date.
- Determine if you're eligible for Separation Pay or early retirement: militarypay.defense.gov/Benefits/Separation-Pay/.
- Review your finances and know your options:
 - Meet with a financial counselor. Navy Federal Investment Services (NFIS)² offers tailored financial plans for your individual needs.
 - Explore options for Thrift Savings Plan (TSP) or Blended Retirement System (BRS). Visit navyfederal.org/makingcents for additional retirement resources.
 - Use Military OneSource: www.militaryonesource.mil.
 - Understand how taxes differ for civilians vs. Active Duty personnel.
 - Request and review your credit information. This is the time to ensure that it's correct and your identity is protected.
 - Visit navyfederal.org, call 1-888-842-6328 or visit a Navy Federal branch for additional information.

→ Less Than 3 Months to Separation

- Continue your job search and consider job placement services.
- Explore unemployment benefits availability. Depending on the state you're in and the terms of the discharge, you may be able to collect unemployment.
- Visit the VA Services website, [vets.gov](https://www.va.gov), the official U.S. Department of Veterans Affairs (VA) website that allows servicemembers, veterans and their beneficiaries, and other designated individuals to apply for benefits online.
- Put your DD-214 "Certificate of Release or Discharge From Active Duty" in a safe place. This is your gateway into all Department of Veterans Affairs programs.



Transition to Civilian Life Kit

Transitioning Your Budget



Creating and maintaining a budget is a great way to ensure a smooth transition for your finances. Use this worksheet and tips to create a budget that works for your family.



Making Cents

Tips for Effective Budgeting

Budgeting for the Home

- Each year, set aside 1% to 3% of your home's purchase price for maintenance and repairs.
- Worried about heating and cooling costs? Ask if your utility provider offers budget billing options that spread seasonal spikes across the year.
- Dirty filters can lead to higher energy costs, so make a habit of replacing the filters in your heating system on a regular basis.

Paying Off Debt

- If you're able to make extra payments toward loans, prioritize paying off the one with the highest interest rate.
- Want to simplify your student loan payments and possibly save on interest? Navy Federal now refinances and consolidates federal and private student loans. Learn more at navyfederal.org.

Planning for the Future

- Trying to reach a savings goal? Consider breaking it up into smaller, monthly contributions.
- If college is in your or your child's future, consider making a monthly contribution to a tax-advantaged 529 plan.

- As a general rule, you'll need 70% to 80% of your current annual income for each year of retirement. For tips on planning for retirement, visit navyfederal.org/makingcents.

Regular Expenses

Food

- Plan ahead! Make a detailed food plan every week and buy only what you can store or use within that time.

Health

- Consider enrolling in a Flexible Spending Account (FSA) if your employer offers this benefit. FSAs allow you to put money aside, pre-tax, to pay for certain out-of-pocket health care expenses.

Personal/Family

- Do you have child care expenses? See if your employer offers Dependent Care Flexible Savings—a pre-tax benefit account used to pay for eligible dependent care services like preschool, summer camp, and child or adult daycare.

Transportation

- Consider using public transportation, if available. If you have to use a car, consider ride sharing, especially for your daily commute. Some employers even offer incentives to those who carpool or use public transit.

Monthly Budget Worksheet

Visit navyfederal.org/makingcents for an editable budget worksheet and more information on managing your finances.

| MONTH: | Budgeted Amount | Actual Amount | Difference | Note(s) |
|---|-----------------|---------------|------------|---------|
| Income 1 | | | | |
| Income 2 | | | | |
| Total Income | | | | |
| Rent/Mortgage | | | | |
| Insurance | | | | |
| Electric/Gas | | | | |
| Water/Trash | | | | |
| Phone/Cable/Internet | | | | |
| Other Living Expenses (HOA, lawncare) | | | | |
| Auto Loan Payment | | | | |
| Gas/Maintenance | | | | |
| Insurance | | | | |
| Parking/Commuting | | | | |
| Other (tolls, ride sharing) | | | | |
| Food | | | | |
| Clothing | | | | |
| Entertainment/Recreation | | | | |
| Dental/Medical | | | | |
| Health Insurance | | | | |
| Subscriptions (gym, streaming services) | | | | |
| Other (child care, student loans) | | | | |
| Savings Account | | | | |
| Emergency Funds | | | | |
| IRA/Retirement | | | | |
| Other | | | | |
| Total Expenses | | | | |
| Actual Net Total (total income - total expenses) | | | | |

Transition to Civilian Life Kit

Resume Readiness Guide

Your resume is your most important asset in your post-military job search. As your key marketing piece, it should be well-written and free of errors. It should highlight how your skills and experience make you a good fit for the position you want. Here's how you can prepare your resume in a few steps.

→ Step 1: Get Organized

Before you begin updating your resume, take some time to get organized. Read the job descriptions for positions you're interested in pursuing and take note of the requirements and qualifications. Next, look over your performance reviews from previous military and/or civilian employment. Identify specific skills, accomplishments or awards that relate to the position you're seeking. That way, you can tailor your resume so it's targeted for each position.

→ Step 2: Choose a Resume Format

A **chronological resume format** may be best if you're continuing in the same career field or going for a promotion. You should list any relevant employment experience you've had, starting with your most recent experience and working back no more than 10 years.

A **functional resume format** may be a good choice if you're taking your career in a new direction and the job you're applying for is in a different functional area than your recent job experience. This style of resume puts the focus on your areas of expertise, special skills and achievements that relate to the job you're seeking. A chronology of your employment history, including the names of the organizations you worked for, your job titles and the dates of your employment, should follow this section.

→ Step 3: Start Writing

Start by including your contact information on your resume—full name, address, phone number, email address and LinkedIn profile if you have one. Next, create a Qualifications Summary that presents your most impressive accomplishments as they relate to the job. If you have a security clearance, certification or degree that relates directly to the job you're applying for, be sure to include this as part of your Qualifications Summary.

→ Step 4: Focus on Your Accomplishments

Whether you organize your resume in a chronological or functional format, it's important to highlight your skills and strengths. Identify 3 to 5 accomplishments for every position you've held. These can be projects you worked on, goals you achieved, impressive statistics—anything that

demonstrates what you achieved in that position. Take the time to identify transferable skills—skills you acquire and transfer to future employment settings. These can include organizational, technical, communication and management skills. Use numbers to quantify your accomplishments and provide the employer with context to better understand the degree of difficulty involved in the task. Remember—civilians aren't always familiar with military job titles or forms of recognition, so stay away from military jargon or acronyms and be ready to explain the importance of your accomplishments in civilian terms.

→ Step 5: Include Relevant Skills, Professional Development and Education

Toward the end of your resume, you'll want to add a Relevant Skills section with any additional skills that are relevant to the position. These can include technical/software, foreign language and soft skills (e.g., conflict management or communication). Include any professional affiliations in a Professional Development section and highlight relevant courses of study in an Education section. You'll want to include the name of the institution, completion date (or the number of credit hours earned), field of study, and the type of degree or certificate received. Decide if you'd like to include your GPA; it's not necessary but could strengthen your resume.

→ Step 6: Review and Refine

Keep the following tips in mind to ensure your resume is polished and ready for prospective employers:

- Focus on communicating your transferable skills.
- Customize your resume for each position.
- Start each bullet point with a descriptive action verb.
- Use consistent tenses when writing bullet points.
- Ensure your resume is no longer than two pages.
- Steer clear of military jargon and acronyms a civilian hiring manager may not understand.
- Proofread your resume.
- Have at least 5 civilians review your resume and provide feedback.

Functional Resume Template

JANE DOE

128 South Ct., Anywhere, CA 29730
(803) 555-5555
Jane.doe@gmail.com

SUMMARY OF QUALIFICATIONS

- Five years of experience in layout, fabrication, installation and repair of industrial and commercial equipment
- Obtained strong management skills by training and leading a team of 10 junior welders
- Recognized for ability to expertly complete welding projects with efficiency and high quality standards
- Technically-savvy welder, with knowledge of SMAW, FCAW and GMAW processes
- Adheres to industry safety guidelines and standards, resulting in a 34% decrease in onsite accidents

RELEVANT SKILLS

Management

- Trained over 10 junior welders in intermediate welding processes, improving overall work quality by 26%
- Inspected and identified issues, immediately troubleshooting problems and saving \$20k in potential costs
- Communicated with clients regarding complex job orders, maximizing clarity and work instructions

Technical

- Consistently completes welding projects 23% faster than average welder while maintaining high quality standards
- Completed three large welding projects valued at \$300k each, three hours ahead of schedule and \$1.5k under budget
- In-depth knowledge of SMAW, FCAW and GMAW welding processes

Organization

- Efficiently organized and prepared tools and equipment prior to welding job, streamlining process and consistently completing projects ahead of deadlines
- Maintained tools and equipment, ensuring proper function and minimizing repair costs
- Implemented strict safety procedures, reducing work-related accidents by 34%

WORK HISTORY

Gamma Precision, Great Falls, MT – Senior Welder
ADF International, Great Falls, MT – Welder
Loenbro, Inc., Great Falls, MT – Junior Welder

EDUCATION

Somewhere College, Anywhere, CA
Welding Certification, February 2017

Chronological Resume Template

JOHN DOE

724 Somewhere Ct., Rock Hill SC 29730
(803) 555-5555
John.doe@gmail.com

SUMMARY OF QUALIFICATIONS

- Adept understanding of structural engineering pertaining to steel bridges, timber structures, tunneling and retaining walls
- Extensive knowledge of explosive demolition materials and techniques
- Proven desire to excel demonstrated by being awarded the Super Sapper award administered by the Army Engineer Association in 2015
- Consistent exemplary individual and team reviews

PROFESSIONAL EXPERIENCE

Senior Combat Engineer

United States Army

January 2015 - Present

Fort Lewis, WA

- Conducted combat trainings for a squad consisting of eight combat engineers
- Assisted in the design and implementation of modernized training programs and schedules
- Supervised maintenance and usage of heavy combat vehicles
- Managed and facilitated demolitions planning pertaining to various bridge designs

Junior Combat Engineer

United States Army

January 2010 - December 2014

Fort Lewis, WA

- Cooperated in the development and improvement of operating procedures and tactics for armored vehicle-launched bridge machinery
- Planned, deployed and monitored defensive explosive charges
- Assisted in training three junior engineers in safe explosive disarmament practices
- Performed routine equipment and machinery audits, ensuring all important equipment was present and in proper working order

RELEVANT SKILLS

- AutoCAD and Revit software applications
- Microsoft Office Suite
- Multi-lingual: English (fluent), Spanish (proficient), Arabic (conversational)
- Exceptional organizational skills
- Conflict management

EDUCATION

Anywhere College

Associate in General Studies, June 2009

Cover Letter Template

Use this template to draft the cover letter you'll submit with your resume.

Your Contact Info

Name
Address
City, State Zip Code
Phone Number
Email Address

Date

Employer Contact Info

Name
Title
Company
Address
City, State Zip Code

Salutation

Dear (Use formal name if you have it, otherwise Sir or Madam),

First Paragraph

This is your chance to “grab” the reader. Tell them why you’re writing by offering specific information about the job you’re seeking and the core reason why you’d be a great fit.

Middle Paragraph(s)

Tell your story and describe what you have to offer the employer. Why are you qualified for the job? Use specific examples from academic, military, work and volunteer experiences. Connect your accomplishments and skills directly to the position and/or field. You may also show that you performed your research and how you can contribute to the organization’s mission.

Final Paragraph

Close your letter by thanking the employer for their time and attention. Include a quick summary of why you’re the ideal candidate for the job.

Closing

Sincerely,

Signature

Handwritten Signature (if mailed)

Typed Signature

Transition to Civilian Life Kit

Whatever Your Mission, We're In It Together



Whether you're looking for savings options or loans, help with financial planning or just the flexibility to bank on your schedule, we stand ready to help. Visit navyfederal.org for info on products and services.



Good Luck on Your New Adventure!

Once a member, always a member. You can leave the military, change employers, move, retire, get married—and always stay with Navy Federal. Your life is our mission.





OUR MEMBERS ARE
THE MISSION  **N**®

navyfederal.org

¹Hire Heroes USA is a registered trademark of Hire Heroes USA non-profit corporation.

²Navy Federal Financial Group, LLC (NFFG) is a licensed insurance agency. Non-deposit investments, brokerage, and advisory products are only sold through Navy Federal Investment Services, LLC (NFIS), a member of FINRA/SIPC and an SEC registered investment advisory firm. NFIS is a wholly owned subsidiary of NFFG. Insurance products are offered through NFFG and NFIS. **These products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of Navy Federal Credit Union (NFCU), are not offered, recommended, sanctioned, or encouraged by the federal government, and may involve investment risk, including possible loss of principal.** Deposit products and related services are provided by NFCU. Financial Advisors are employees of NFFG, and they are employees and registered representatives of NFIS. NFIS and NFFG are affiliated companies under the common control of NFCU. Call 1-877-221-8108 for further information.



Navy Federal Credit Union is federally insured by NCUA.

Images used for representational purposes only; do not imply government endorsement. © 2021 Navy Federal NFCU 2963 (12-21)

