



TRANSITION BLUE BOOK

cao October 21, 2025

Living the Ranger Creed in support of past, present, and future 75th Ranger Regiment Rangers and family members.

The *Ranger Transition Blue Book* is the product of more than eight years of persistent effort to educate and introduce members of the 75th Ranger Regiment to the network of resources designed to ensure Rangers take action to ensure themselves and their families the best experience as a Ranger in and out of uniform.

In 2014, the initial concept of a Ranger for Life as a Regimental lifecycle program designed to retain and transition Rangers across the Regiment. Through the steadfast involvement of like-minded Rangers and Ranger support nonprofit organizations, Rangers now have access to a wealth of educational tools, Ranger mentors, and transition opportunities.

Your successful transition and desire to be a Ranger For Life fuels our fire.



Rangers Lead The Way!

The contents contained in this product includes information open-source material.
Contact a Ranger Transition Counselor for updates to the contents of this Ranger Transition
Blue Book.

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Phalanx

The Nation continues to rely heavily upon the 75th Ranger Regiment in its most trying times. We remain in a near-perpetual state of conflict that is ever-increasing in complexity with no end in sight. As it meets each challenge, our Regiment continues to prove its relevance, and the demand for its capability increases. While the nature of conflict, adversary, or technology may change how we sustain our operational capability, one thing remains constant: ***our people are our greatest resource.***

The success of the Greek Phalanx depended upon every man, spear, and shield to perform optimally - to be in peak condition. Much like the Spartans 'holding the line' against 80,000 Persians at the Battle of Thermopylae, we rely on our Rangers to face and overcome tremendous adversity to defend our nation's interests. In this same vein, the Regiment's chief commitment must be to the wellness and betterment of its people. The PHALANX program provides a framework for Ranger performance, qualifications, and sustainment by formalizing career progression, facilitating continued education, and providing resources to enhance human performance – both physically and mentally.

- **CAREER** – Rangers progress along a MOS-specific RCAM (Ranger Career Advancement Model) that addresses Operational Experience, Ranger Qualifications, and Self-Development, serving to inform Rangers on what credentials make them most competitive for future service in the Regiment, and the Army.
- **EDUCATION** – A Regimental Education Manager at the Regiment level and an Education Counselor at each Ranger Battalion provide education guidance and facilitate enrollment into tailored degree pathways, executive education, and vocational programs.
- **HUMAN PERFORMANCE** – Periodic holistic health assessments, supplemented by tailored 360 Degree Leadership reviews, are incorporated prior to assuming Key Leadership positions in order to sustain overall wellness and provide tools for development. World-class, offsite, personalized care and performance enhancement opportunities are afforded to Rangers as they progress from mid-to senior-level leadership positions.

Watch the Phalanx whiteboard informational video.

<https://www.youtube.com/watch?v=fCW9psAaLZM>.

USSOCOM Warrior Care Program

“Care Coalition”

The U.S. Special Operations Command Warrior Care Program (**Care Coalition**) was established in 2005 to provide Special Operations Forces (SOF) Wounded, Ill, or Injured Service Members and their families advocacy after life-changing events in order to navigate through recovery, rehabilitation, and reintegration as quickly as possible, strengthening SOF readiness.

The USSOCOM Warrior Care Program headquarters are located in Tampa, FL, but the Recovery Care Coordinators (RCCs) and Liaisons (LNOs) operate in multiple locations around the globe. These include major military treatment facilities and Department of Veterans Affairs Polytrauma Rehabilitation Centers. RCCs and LNOs often stand shoulder-to-shoulder with our warriors and families. Regardless of location, our services are available to the total force – active duty, reserve, and veterans and their families. See locations at <https://www.socom.mil/care-coalition/Pages/Who-We-Serve.aspx>

Care Coalition transition assistance. The transition program rests on four pillars: community outreach, fellowships, employment assistance, and retraining/education.

- The transition team cultivates a network of civilian and government organizations through continuous community outreach to establish a wide net of opportunities for possible fellowship sponsorship, employment assistance, and retraining/education options for our SOF wounded, ill, and injured.
- For those in IDES, the fellowship program provides SOF wounded, ill, and injured Warriors an opportunity to immerse themselves in the daily operations of a sponsoring organization prior to the service members' separation from the service. Through fellowships, SOF wounded, ill, and injured Warriors gain familiarity with the requirement of an employment opportunity to ascertain where their interests lie prior to making a long-term commitment. Fellowships also enhance their technical skills and business knowledge, while preparing them for civilian employment.
- The employment assistance program introduces SOF wounded, ill, and injured Warriors to a network of identified employers who have expressed an interest in hiring SOF service members. The participating organizations benefit from access to talented, experienced, and dedicated candidates.
- Retraining opportunities allow SOF wounded, ill, and injured Warriors to enhance their skills, train in new career fields, or gain certification to become more marketable in the civilian sector.

Career Transition program - <https://www.socom.mil/care-coalition/Pages/Career-Transition.aspx>

POCs at Fort Benning:

- Office: 706-545-5256
- James Caldwell, james.g.caldwell.ctr@socom.mil
- Shawn Ruiz, shawn.e.ruiz.ctr@socom.mil

POCs at HAAF - Office is now located in the HHC COF; Phone: 571-802-0136

- MSG Dominic Anecchini, dominic.anecchini@socom.mil
- James McGuffey, james.m.mcguffey.ctr@socom.mil

Ranger Support Organizations

All information below is provided from organization and association websites.

Three Rangers Foundation. Mentorship is one of the most impactful ways we can assist our veterans. A mentor is a veteran of the 75th Ranger Regiment who also has had other life experiences outside the military, with a willingness to help build connections, share experiences, and assist in setting realistic expectations. A mentor can provide guidance similar to what you got from your 1st and 2nd line supervisors.

<https://www.threerangersfoundation.org/become-a-mentor>

GallantFew at The Ranger Outreach Center. GallantFew at The ROC mission is to facilitate a successful transition for Army Ranger veterans from active military service to a civilian life filled with hope and purpose. Our mission is accomplished through our Ranger Functional Fitness programs and events; connecting them to fellow Rangers, educating them about resources available to Rangers & their families from various businesses and organizations, and ultimately empowering them to lead the way in their communities. <https://gallantfew.org/rfi>

75th Ranger Regiment Association. The 75RRA organizes and unites those who are eligible for membership in a fraternal bond and pays homage to units in which we served by perpetuating the history and traditions of those units. The association honors our comrades, past and present, whose service was in keeping with the duties and responsibilities of American Rangers. <https://www.75thrra.org/>

Army Ranger Lead the Way Fund. Army Ranger Lead The Way Fund, Inc. is an active duty, casualty assistance, recovery, transition, and veterans organization that provides financial support, beyond what the government and Veterans Affairs can offer to U.S. Army Rangers and the families of those who have died, have been disabled or who are currently serving in harm's way around the world. <https://www.leadthewayfund.org/>

Darby's Warrior Support. The DWS Mission is to provide physically and emotionally injured post 9/11 Special Operations Combat veterans with all-inclusive Arkansas hunting and fishing opportunities in an environment that comforts, encourages and fosters rehabilitation, recovery and transition. Although all 9/11 generation combat veterans are eligible, DWS' target population is the Special Operations community, the world's most elite fighting force. This focus comes from the origins of our first to make their annual journey to Arkansas in 2002.

<https://darbyswarriorsupport.org/>

National Ranger Association. The NRA supports the following programs: Best Ranger Competition, Ranger Hall of Fame and the Distinguished Member of the Airborne and Ranger Training Brigade. Additionally, the NRA has a mission to support and promote the values established in the Ranger Creed, to pay honor to Rangers who have distinguished themselves and to erect and/or maintain monuments or works that support the Ranger mission.

<http://www.nationalrgrassociation.com/>

National Ranger Foundation (formerly National Ranger Memorial Foundation). The National Ranger Memorial was established in 1992 to recognize and commemorate all Rangers, past, and present. It is located on the grounds of Ft. Benning, Georgia. The Foundation, which was subsequently established to maintain the Ranger Memorial itself, operates solely on private contributions. Annually, after providing for the maintenance of the facility, the Foundation's Scholarship Committee selects designated individuals from our Ranger population deserving of this recognition and assistance. <https://rangermemorial.org/>

Pointe Du Hoc Foundation – 2/75. In the Spring of 2011, a small group of retired Army Rangers living in the Joint Base Lewis-McChord, Washington area formed a non-profit organization. Its mission: provide charitable and benevolent support to 2nd Battalion Rangers and families, those directly impacted by multiple mid-east combat deployments. Thus, the Pointe du Hoc Foundation was formed. Today, the Foundation serves as a conduit connecting enthusiastic military supporters, primarily from civilian communities in the Puget Sound region, with our special operations Ranger family based at JBLM. An all-volunteer organization of Ranger retirees, spouses, businessmen and women, and friends of the Battalion, the PDHF endeavors to generate and financially support activities that enrich the lives of Rangers and family members. <https://www.pointeduhocfoundation.com/>

Ranger Legacy Foundation. Our purpose is to share the heart and soul of what it means to be a Ranger and to honor Rangers in perpetuity by means of a Ranger Legacy Center that provides a forum for the preservation and elevation of the iconic Ranger way of life. The Ranger Legacy Foundation ignites collective action and empowers our multi-generation of Rangers—both in and out of uniform—along with their supporters, to uphold the iconic Ranger way of life as a shared value. By collaborating with local and national leaders, we expand access to battle-proven leadership principles that inspire and strengthen communities. Our impact is driven through distinctive environments, initiatives, events, media, and advocacy, ensuring the Ranger Legacy is passed down to the next generation of Americans. rangerlegacy.org

TF-7294. TF-7294's mission serves members of the SOF intelligence community that served September 11, 2001 until the last military service member left Afghanistan on August, 31, 2021. The TF is committed to honoring the intelligence professionals who tirelessly served and sacrificed over those 7,294 days in support of numerous conflicts and campaigns worldwide. TF-7294 stands as a beacon of support for the intelligence professionals who played an invaluable role in safeguarding our nation by helping, healing, and building lifelong communities for TF-7294 members and their families. <https://TF-7294.org>

The Rangers Scholarship Fund. The Rangers Scholarship Fund (RSF) is a certified tax-exempt 501(c)(3) non-profit organization established to award merit-based scholarships to eligible dependent family members of current and veteran Rangers of the 75th Ranger Regiment since the reactivation of the 1st and 2nd Ranger Battalions in 1974. Scholarships are awarded annually and are open to undergraduate and graduate studies that result in a degree or vocational certification from an accredited college, vocational or technical institution. <https://www.rangersscholarshipfund.org/>

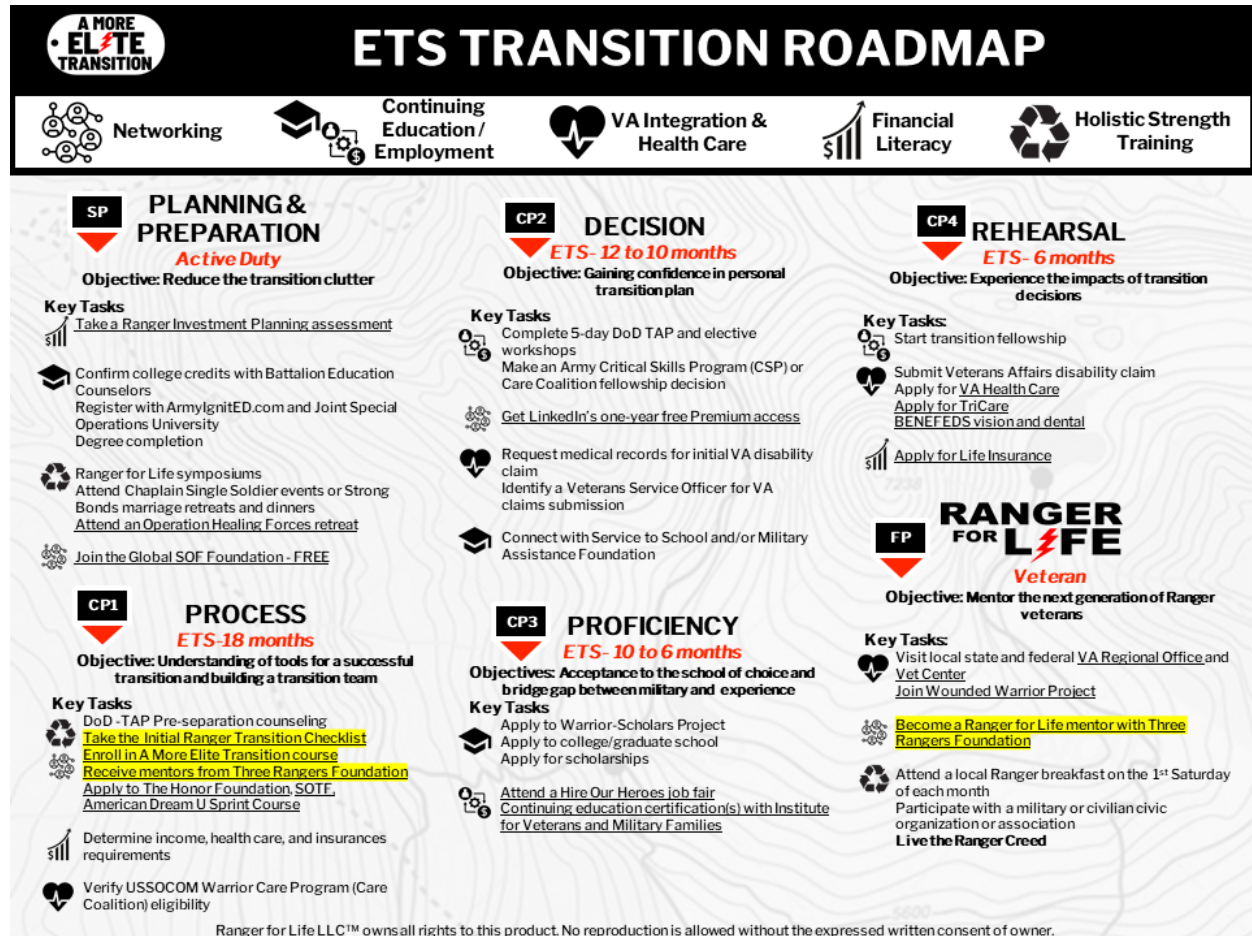
Sua Sponte Foundation – 1/75. Created in 2010, the Sua Sponte Foundation is a volunteer organization of veteran 1/75 Rangers and patriotic civilians. Emulating the Ranger work ethic and selfless sacrifice, the Foundation proudly provides rapid assistance to the men and families of the 1st Ranger Battalion. <https://www.suaspontefoundation.org/>

US Army Ranger Association (USARA). Since 1973, the United States Army Ranger Association (USARA) has provided support and camaraderie to the active duty and veteran members of the Ranger community. The Association leads the way by bringing together all facets of the Ranger community for the common goal of honoring and providing service to those who volunteered to become and earned the title of U.S. Army Ranger.
<https://ranger.org/>

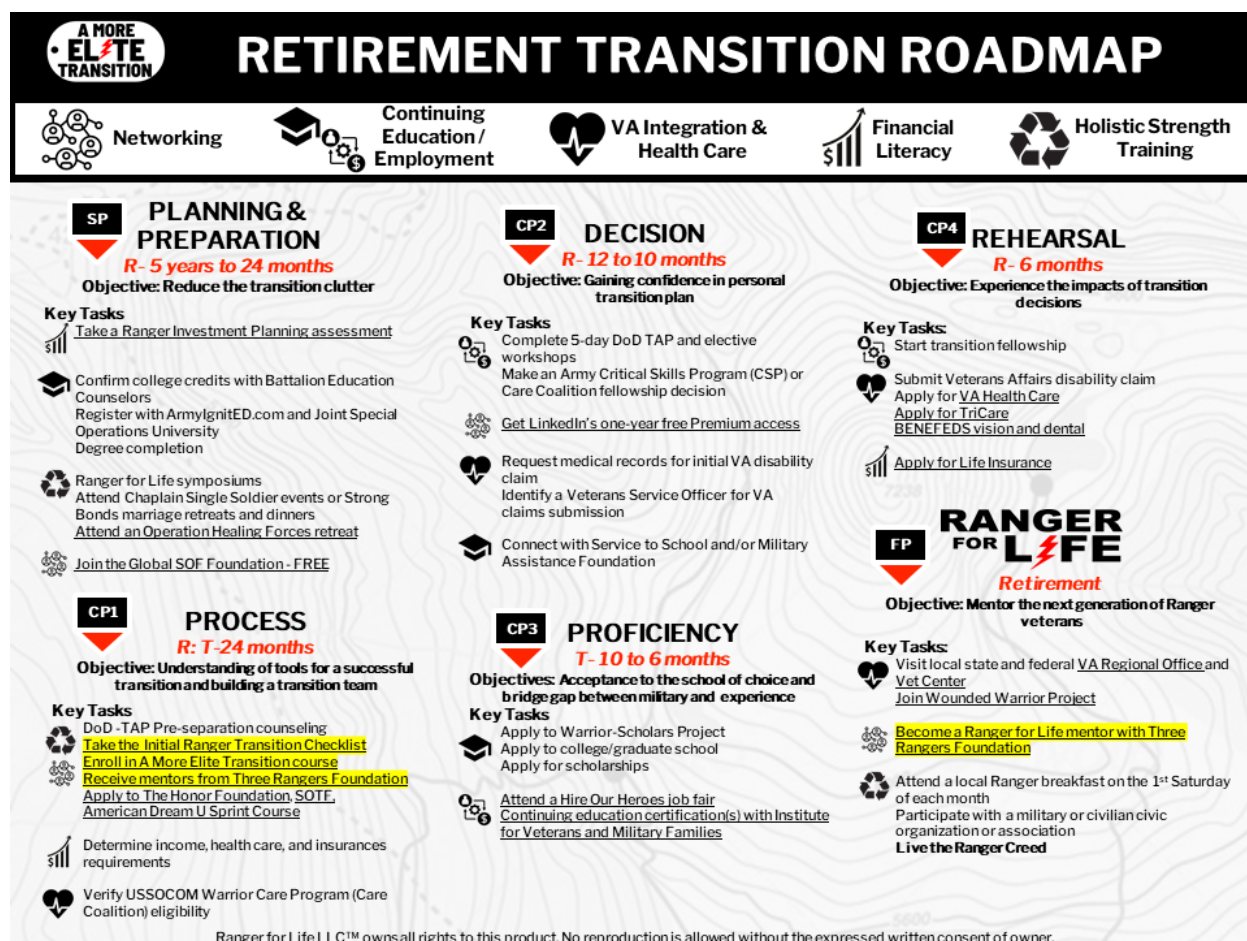
US Mountain Ranger Association (USMA). USMA continually serves its fellow Rangers through programs honoring and assisting its members, their families, and all Rangers, past and present. We are entirely self-supporting by donations and the tireless work of our members in a variety of revenue-generating activities with the goal of providing for scholarship awards to graduating high school seniors, recognizing former Camp Frank D. Merrill instructors, honoring our Fallen Rangers, and supporting other special programs. <http://usmra.org/>

Transition Timeline

ETS



Retirement



Getting Started

Army Transition Assistance Program (TAP). Read this website completely - <https://www.sfl-army.mil/content/Transition>. Attend a five-day TAPS workshop within 12 months of ETS. You will schedule this through the installation TAPS office.

- Fort Benning resources:: Contact the Benning SFL-TAP office to register for services (mandatory) here: 706-545-2308 or 706-545-2309. The best POC at SFL-TAPs is Eddie Perez - he is the “go-to” for the CSP fellowship - edwin.g.perez3.civ@mail.mil.
- Savannah resources: Contact the FS/HAAF SFL-TAP office to register for services (mandatory) here: 912-315-5854 or usarmy.hunter.imcom.mbx.sfl-tap-center-hunter@mail.mil.
- JBLM TAPS office. Contact 253-967-3258 or 253-967-4416 or usarmy.jblm.list.dpfr-sfl-tap-outreach@mail.mil.

Resources to Explore at the Start of Transition Process

The **FREE resource library** for active, guard, reserve, veteran, military-spouse, dependent children, Blue-Star & Gold-Star Families, and caregivers

Creating a Business Card.

- **Business Card Etiquette.**
<https://www.linkedin.com/pulse/business-card-etiquette-6-rules-remember-when-giving-t-anzon-corre/>
- **How to design a business card.**
<https://highspeedlowdrag.org/perfect-business-card-veterans/>

Six-Month Fellowships.

- **Army Critical Skills Program and USSOCOM Care Coalition Transition Fellowship.** You may be eligible for up to a 120-day Army CSP fellowship or a 180-day SOCOM Care Coalition fellowship should you gain O-4 level approval (generally reserved for your O-5, Battalion Commander). You can make your fellowship with a little forethought and planning. Both the Army and SOCOM offer the program; however, SOCOM's program is for only wounded, injured, and ill - tier 1 and 2 service members.
<https://home.army.mil/imcom/index.php/customers/career-skills-program>
<https://www.socom.mil/care-coalition/Pages/Career-Transition.aspx>

Category	Grade	Number of Days	Chain of Command Approval Authority
I	E1-E5	Up to 120 days	First field grade commander with Uniform Code of Military Justice (UCMJ) authority
II	E6-E7, WO1-CW3, O1-O3	Up to 90 days	First O6 commander with UCMJ authority
III	E8-E9, CW4-CW5, O4 & above	Up to 60 days	First General Officer in the Soldier's Chain of Command

- **AER Support to CSP Program.** Assistance may be provided as a grant up to \$250 for participation in a local continental United States CSP, a grant up to \$500

for participation in a non-local CONUS CSP; or a grant up to \$1,000 for Soldiers traveling from outside continental United States to participate in a CONUS CSP.

AER Assistance may cover costs related to CSP as follows:

- All forms of travel
- Uniforms/business attire
- Tools/CSP training supplies
- Lodging
- Utilities
- Food

<https://www.armyemergencyrelief.org/news/cspassistance/>

Comprehensive Transition Resources.

- **Department of Labor Off Base Transition Training Guide.**
<https://www.dol.gov/sites/dolgov/files/VETS/files/OBTT-WebsiteGuide-JAN2022.pdf>
- **Transitioning Service Members Cheat Sheet.**
<https://cheatography.com/xfait/cheat-sheets/transitioning-servicemembers/>

Federal Employment.

- **USA Jobs.** Starting on September 27, 2025, federal agencies will only accept resumes up to two pages in length to comply with the [Merit Hiring Plan](#). USAJOBS will not allow you to upload or build resumes longer than two pages, and you will need to update the resumes in your profile before applying to a job.
<https://help.usajobs.gov/faq/application/documents/resume/page-limit>
- **Feds Hire Vets.** In 2009, Executive Order 13518, Employment of Veterans in the Federal Government, established the Veterans Employment Initiative and OPM created its Veterans Services Office to provide strategic leadership and direction for the Initiative. Veterans Services works across the Federal Government to increase the number of veterans, transitioning military service members, and their families employed and retained in the civil service. Currently, veterans represent approximately 31 percent of the Federal workforce, compared to 25.8 percent before the Executive Order was established. <https://www.fedshirevets.gov/>.

National Guard and Reserves.

- **Army National Guard.** The Guard can help ease the transition with benefits and financial opportunities that you are already accustomed to such as retention bonuses, TRICARE Reserve Select insurance, retirement benefits, state-specific benefits, full-time employment opportunities, and stabilization (up to 36 months).
<https://www.nationalguard.com/eligibility/prior-service>
- **Army Reserves.** Ranges have up to nine months to complete the ETS process from the day that you separate. Since the process of transferring to the Army Reserve can take up to several months, it is recommended to start planning immediately and speak to the Reserve Component Career Counselor (RCCC) as soon as possible.
<https://www.goarmy.com/reserve/prior-service.m.html#/intro>
- **Recruiters.** Click on the “local RCCC” link at the bottom of this page for the most up-to-date RCCC information. <https://www.nationalguard.com/ac2ng>

- **VA Disability compensation and Guard or Reserves active duty or training pay.** Most traditional Reservists and Guard members receive pay for 63 training days per fiscal year. This accounts for the standard 48 Unit Training Assemblies (UTAs), and 15 days of Annual Training (AT) time. The 48 UTAs typically consist of 4 drill periods per month for 12 months. Because you can't be paid by both the military and the VA on the same day, you must choose which pay you wish to receive, and which you wish to waive. You can do this at the end of the year with VA Form 21-8951, Notice of Waiver of VA Compensation, or Pension to Receive Military Pay and Allowances. You must fill out this form each year in which you receive VA service-connected disability compensation or pension benefits and you serve on paid status in the Guard or Reserves. <https://themilitarywallet.com/join-guard-reserves-va-service-connected-disability-rating/>
- **TRICARE Choices for National Guard and Reserves Handbook.** Review this handbook before making NG and Reserve health care decisions. https://www.tricare.mil/Publications/Handbooks/national_guard_reserve
- **Truevana Relocation Assistance.** Truevana is a relocation marketplace designed to simplify the process of moving by connecting service members with essential services such as moving, storage, housing, real estate, and more. Truevana aims to become the go-to platform for military relocations, offering a seamless, one-stop marketplace for service members to connect with relocation services. <https://www.truevana.com>

Webinars

Playlists

- [Mentor Advice with CSM Ret. Mike Hall and Ranger Mentor Guests](#)
- [Transition Tuesday](#)
- [Resume and Interview Preparation](#)
- [Federal Hiring Webinar](#)
- [VA Benefits with Wounded Warrior Project](#)
- [Financial Readiness Webinar](#)
- [TSP 101: What You Need to Know](#)
- [Spouse Advice](#)

The screenshot shows the YouTube channel for the Three Rangers Foundation. The header features a banner with three images: a soldier in camouflage, the Three Rangers Foundation logo (a diamond shape with three stars and the text 'THREE RANGERS FOUNDATION'), and another soldier. Below the banner is the channel's profile picture, which is the same logo. The channel name 'Three Rangers Foundation' is displayed, along with the handle '@threerangersfoundation', 126 subscribers, and 64 videos. A description states: 'Our focus at Three Rangers Foundation is to specifically help Rangers, Ranger Gold Star [unclear] ...more' and includes the website 'threerangersfoundation.org'. A 'Subscribed' button is visible. The navigation bar shows 'Home', 'Videos', 'Shorts', and 'Playlists'. The video list is sorted by 'Latest' and shows eight videos. The first video is 'Spouse Advice: Andrea Buford' (39:04, 15 views, 4 days ago). The second is 'Flying Pig x Three Rangers Foundation' (1:30, 15 views, 7 days ago). The third is 'Mentor Advice: Al Buford' (42:10, 66 views, 3 weeks ago). The fourth is 'Mentor Advice: Jeff Mellinger & Mike Kelso' (48:46, 24 views, 1 month ago). The fifth is 'Mentor Advice: Jason Eaves' (45:01, 11 views, 1 month ago). The sixth is 'TSP 101: What You Need to Know About Your Retirement Savings' (7:21, 20 views, 1 month ago). The seventh is 'Mentor Advice: Curt Donaldson & Pat Montgomery' (57:56, 24 views, 3 months ago). The eighth is 'Mentor Advice: Anthony Zeruto' (46:04, 122 views, 1 month ago). Each video thumbnail includes the Three Rangers Foundation logo and the text 'NEW EPISODE MENTOR ADVICE'.

Networking

Resume and Interview Preparation.

- **Still Serving Veterans.** SSV is a trusted transition assistance organization focused on employment. They provide in-person and online training for all facets of employment preparation to resume and LinkedIn profile creation. <https://ssv.org/careerservices>
 - Fort Benning/Columbus:: 1208 Broad Street, Phenix City, AL 36867
 - Office Phone: (334) 384-9111
 - POC: Matt Gavin at mgavin@ssv.org
- **O*NET OnLine.** O*Net has detailed descriptions of the world of work for use by job seekers, workforce development and HR professionals, students, developers, researchers, and more. Find, search, or browse across 900+ occupations based on your goals and needs. Then use comprehensive reports to learn about requirements, characteristics, and available opportunities for your selected occupation. <https://www.onetonline.org/>
- **Candorful.** Free interview preparation and mock interview opportunities to master interviewing skills. <https://candorful.org/transitioning-military/>

Ranger and Military Networking.

- **Three Rangers Foundation.** All 75th Ranger Regiment Rangers participating in Ranger for Life receive mentors from the Three Rangers Foundation. Ranger veterans can help build Rangers for Life by signing up as Ranger mentors. Request support at <https://www.threerangersfoundation.org/request-support>.
- **Signal.** These are informal groups started and policed by Rangers who use the [Signal App](#) as a way to maintain contact. It's Rangers staying connected and plugged into the lives of other Rangers.
 - [75th Ranger Regiment Alumni Signal Group](#)
 - [1/75 Rangers Alumni Signal Group](#)
 - [2/75 Rangers Alumni Signal Group](#)
 - [3/75 Rangers Alumni Signal Group](#)
 - [75th Commo Signal Group](#)
- **SOF Transition Programs.**
 - **The Honor Foundation.** THF is a 3-month, executive education program that provides tools and experiences to help transition from the SOF community to the next mission in life. www.honor.org
 - **Vector Accelerator.** Vector Accelerator comes from parent company, The Honor Foundation, who has successfully helped thousands of SOF veterans transition from military to civilian life. VA is a self-paced, on-demand learning program and is available to all active-duty military and all veterans, regardless of separation date, branch, or component. During this program, you will examine your strengths, weaknesses, personal story, priorities, and turn your discoveries into tools that will help you navigate the next steps in your journey. Vector is self-paced. There are 10 chapters in total, and we

recommend completing two a week, which would make the entire program about 5 weeks long. Vector can be taken at any point during a career.

<https://www.vectoraccelerator.org/>

- **Special Operations Transition Foundation.** SOTF specialized in assisting Special Operations Forces veterans with the successful transition from the service into their next great career in corporate America. www.sotf.org
- **The Commit Foundation.** Commit provides high-touch transition support that becomes the standard nationwide so veterans in all communities can access services helping them identify their passions, build strong networks, and leverage their skills in civilian careers. www.commit.org
- **Donovan & Bank Foundation.** This Special Forces-led organization offers JANUS 101, a one-day seminar is designed to demystify the transition process and highlight the critical steps. Attendees walk away with a plan of action and a mindset focused on transitioning to a life of peace, contentment, and balance. JANUS 101 is a great workshop for Rangers outside of the brown fence non-Regiment assignments. <https://www.donovanbank.org/events>
- **Elite Meet.** Founded in 2017, Elite Meet supports members of the various Special Operations communities as they transition from military service by connecting them with leaders in the business sector. A network-centric organization, Elite Meet promotes the extraordinary value and leadership experience of elite transitioning Veterans to premier organizations through a series of conferences, events, and a digital community. <https://elitemeetus.org/>
- **Global SOF Foundation.** Join for free while on active duty and take advantage of their SOF for Life job board and programs. <https://gsof.org/> and <https://www.sofforlife.org/>
- **75th Ranger Regiment Association.** 75RRA is offering free 1-year memberships to the first 500 Rangers that sign up. 75RAA is our alumni association and worthy of our support. <https://www.75thrra.org/>
- **American Dream U Live.** ADU Live is a five-week program focusing on five subjects: Resumes, Networking, Interviewing, Finances, and Wellness. ADU utilizes world-renowned speakers for our ADU Live cohort. <https://americandreamu.org/adu-live-cohort/>

Public Profile Creation and Maintenance.

- **Headshots.**
 - **Portraits for Patriots.** Portraits For Patriots® creates portfolio-quality images that showcase the strength and determination of our service members, spouses and Gold Star families, free of charge. <https://www.portraitsforpatriots.org/>
- **LinkedIn.**
 - **Build your profile with** American Dream U's [LinkedIn Boot Camp video](#). Watch and follow this training to build your LinkedIn profile. Your LinkedIn profile is more

powerful than your resume for civilian jobs. A traditional resume is more powerful for government employment due to word search scanning software.

- Free LinkedIn Premium subscription for Active Duty.
<https://socialimpact.linkedin.com/programs/veterans/activeduty>
- Free one year LinkedIn Premium subscription for Veterans.
<https://socialimpact.linkedin.com/programs/veterans/premiumform>
- Free one year of LinkedIn Premium subscription for Spouses.
<https://socialimpact.linkedin.com/programs/veterans/milspouses>

- **Ranger LinkedIn Pages**

- Official and unofficial unit pages**

- Ranger for Life Organizational Page at
<https://www.linkedin.com/company/threerangersfoundation>.
 - 75th Ranger Regiment at <https://www.linkedin.com/groups/108034/>
 - 1st Ranger Battalion at <https://www.linkedin.com/groups/2104506/>.
 - 2nd Ranger Battalion at <https://www.linkedin.com/groups/2104508/>.

- Associations**

- 75th Ranger Regiment Association at
<https://www.linkedin.com/company/75th-ranger-regiment-association/>.
 - US Army Ranger Association at <https://www.linkedin.com/groups/1810200/>.

- Groups**

- 75th Ranger Regiment Group at <https://www.linkedin.com/groups/2104513/>.
 - 75th Ranger Regiment MBA at <https://www.linkedin.com/groups/9048024/>.
 - Batt Boys in Business - Rangers Helping Rangers at
<https://www.linkedin.com/groups/747607/>.
 - US Army Ranger Group at <https://www.linkedin.com/groups/62021/>.
 - Ranger Spouse Network at <https://www.linkedin.com/groups/12357913/>.

Continuing Education

Credentialing and Training.

- **Credentialing Assistance (CA).** Eligible for \$2000 a FY; only 1 credential per FY; only 3 allowed over a 10-year span (a decrease of \$2000 a FY, a limit put on for the FY and lifetime).
- **Syracuse Institute for Veteran and Military IVMF - Onward to Opportunity.** O2O is a no-cost industry-focused and validated career skills program that connects transitioning service members and active-duty military spouses to high-demand careers in Customer Service Excellence, Information Technology, and Business Management. <https://ivmf.syracuse.edu/programs/career-training/learning-pathways/?q=/programs/career-training/concentrations/&>
- **eCornell.** eCornell courses—while self-paced and 100% online—are facilitated by subject-matter experts, who guide you, challenge you, and help you apply the course concepts to your real-world, on-the-job circumstances. Courses are designed to accommodate the schedules of busy professionals, so they are available around the clock and completely asynchronous. This means that once you begin your course, there is no appointed time or day that you must be online. <https://ecornell.cornell.edu/portal/arsep/>
- **Enlisted Exfil.** EE is a community of enlisted veterans at all stages of the MBA process. From members who have just enlisted and are starting early to MBA graduates working in industries across the globe. <https://www.enlistedexfil.com/home>
- **Project Management Professional.**
 - **TMOG.** TMOG specializes in training & developing Project Management Professionals and provides project management services for corporations and government entities. TMOG is an approved vendor for the Army Credentialing Assistance Program. <https://tmogllc.com/>
- **Vets 2 PM.** Vets2PM facilitates DoD SkillBridge Internships for eligible service members into companies ranging from Fortune 500 to Small Business Owners with free certification and training in Project Management, IT/Cybersecurity, and General Management. <https://vets2pm.com/>
- **Hoover Institute at Stanford University Veteran Fellowship Program.** The Hoover Institution Veteran Fellowship Program (VFP) is a nonresidential, year-long project-based program for 10 military veterans to accelerate solution-finding at a local, state, or national level. The program seeks participants who want to address challenges in the public sector with actionable outcomes. Focus areas should align with Hoover's

research priorities and seek to inform the formation and implementation of policy.
<https://www.hoover.org/veteran-fellowship-program>

College Credit and Search.

- **Battalion Education Counselor.** Ensure you introduce yourself to the Battalion Education Counselor to maximize your service earned credits.
 - RHQ - Kari Estes, kari.m.estes.ctr@socom.mil, 706-545-1740
 - RMIB/RSTB - Amanda Houser, amanda.k.houser.ctr@socom.mil , 706-545-1889
 - 1/75 - Melissa Jusino, melissa.jusino.ctr@socom.mil, 912-318-9669
 - 2/75 - Crystal Detwiler, crystal.d.detwiler.ctr@socom.mil, 253-966-2195
 - 3/75 – Wendy Andrews, wendy.c.andrews.ctr@socom.mil , 706-626-3640
- **Tuition Assistance (TA).** Eligible for \$4500 a FY; up to 18 semester hours; capped at \$250 per hour (an increase of \$500 a FY & 2 additional credit hours).
- **Yellow Ribbon Program.** Find out if your school participates in the Yellow Ribbon Program. If you already have Post-9/11 GI Bill benefits, this program may help you pay for tuition for a degree or training program at a college or other institution of higher learning. The amount of money you get varies by school, degree type, and the academic program you're enrolled in.
<https://www.va.gov/education/yellow-ribbon-participating-schools/>
- **Digital University.** Digital University, a joint venture started between the US Air Force and Space Force and available to members of the DoD, provides anytime access to Silicon Valley accredited technology training & fosters a community of learners for tomorrow's warfighter. Through Digital University, you have access to courses from some of the best educational vendors in the world. Search and find the perfect course right through our Student Portal.
<https://digitalu.af.mil/>
- **udemy.** This online learning marketplace offers over 213,000 courses. The Air Force has sponsored free accounts for the military through DigitalU.
<https://www.udemy.com/>
- **GI Bill.** Post-9/11 GI Bill (Chapter 33) benefits eligibility requires for one of these must be true:
 - You served at least 90 days on active duty (either all at once or with breaks in service) on or after September 11, 2001, or
 - You received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service, or
 - You served for at least 30 continuous days (all at once, without a break in service) on or after September 11, 2001, and were honorably discharged with a service-connected disability, or
 - You're a dependent child using benefits transferred by a qualifying Veteran or service member

Note: ***If your service ended before January 1, 2013, your Post-9/11 GI Bill (Chapter 33) benefits will expire 15 years after your last separation date from active service. You must use all of your benefits by that time or you'll lose whatever's left.

****If your service ended on or after January 1, 2013, your benefits won't expire thanks to a law called the Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act.

- **WEAMS Insitution Search.** Use the [WEAMS Institution Search](https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do) tool to ensure the school and program you desire to attend qualify for VA education benefits.
<https://inquiry.vba.va.gov/weamspub/buildSearchInstitutionCriteria.do>
- **Lead the Way Fund Collegiate Access Program and Graduate Access Program.** LTWF CAP/GAP in collaboration with partner organizations, provides Rangers interested in advanced education with valuable tools and resources to help them navigate the complicated process of selecting and applying to top-level Universities.
 - Test Prep Assistance
 - Application Process Assistance
 - Attend a two-week Academic Boot Camp to prepare for the rigor of college classes
 - Travel and tuition reimbursement AFTER completion of programStart your process with LTWF by contacting your Battalion Education Counselor.
<https://www.leadthewayfund.org/programs/collegiate-access-program-cap/>
- **Purdue University Global.** Purdue University Global is a leader in processing military training into college credits. Take a look at their available majors by military career field to see how soon you can earn an associate's and/or bachelor's degree.
<https://www.purdueglobal.edu/military/>
 - POC: Jeff Smith, MBA, Director of Admissions, jsmith@purdueglobal.edu, 407-208-3598
- **Military Assistance Fund.** Led by 75th Ranger Regiment veterans, MAF focuses on making the maximum positive effort for the military community. Our members and volunteers provide the momentum that helps us affect change by providing solutions that make a long-lasting difference. <https://militaryassistance.org/>
- **Columbia University Center for Veteran Transition and Integration.** CVTI is a champion for special operators seeking to find the right "best" fit for their education needs. Reach out to Beth Morgan at bm2838@columbia.edu to receive one-on-one consultation about your next step in attaining a degree. <https://veterans.columbia.edu/>
- **Service to School.** To gain admission, you must TRAIN:
 - Test Preparation - Provided for Rangers that apply for enrollment and mentor support in a graduate program requiring a standardized test.
<https://www.service2school.org/graduate-school-resources>
 - Resume and Transcript Reviews
 - Application and Essay Reviews
 - Interview Preparation

- Networking Assistance
- Scholarship Listing - <https://www.service2school.org/scholarships>

S2S pairs veterans with mentors, called Ambassadors, to work together on areas of the college or graduate school application. These include reviewing transcripts, editing and reviewing essays and personal statements, preparing for school interviews, helping with networking opportunities, direct connection with Admissions Officers, and much more. Currently, S2S has over 400 Ambassadors working with the next generation of veteran college and graduate school applicants. <https://service2school.org/>

- **Warrior-Scholar Project.** In partnership with top colleges and universities, Warrior-Scholar Project (WSP) hosts intensive, one and two-week college-preparatory academic boot camps for enlisted veterans and transitioning service members. Boot camps are offered in three disciplines: Humanities, STEM, and Business/Entrepreneurship. Through faculty lectures, workshops and research projects, tailored assignments, and one-on-one tutoring, warrior-scholars acquire the skills to succeed in higher education and navigate the cultural shift from military service to the college environment. Throughout the course, warrior-scholars are mentored by student veterans who have successfully transitioned from the military to college. <https://www.warrior-scholar.org/>
 - **Army Ranger Lead The Way Fund.** LTWF provides travel reimbursement for Rangers participating in WSP academic boot camps. Learn more about the LTWF Collegiate Access Program at www.leadthewayfund.org or contact Mike Gallelo at mpg275@gmail.com or 914-837-3462.

Higher Education Financial Aid and Scholarships.

- **Free Application for Student Financial Aid (FAFSA).** FAFSA requires an annual submission to qualify for government aid. States can require submission of the FAFSA before citizens may apply for state aid programs. <https://militarybenefits.info/fafsa-veteran-education-benefits/>
- **Military Scholarships.** See this website for a full listing of military scholarships. <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/military-scholarships/>
- **Harvard Kennedy School - American Service Fellowship (fully funded).** The American Service Fellowship offers a full scholarship and a stipend for at least 50 students to enroll in the one-year Mid-Career Master in Public Administration at Harvard Kennedy School. The fellowship is open to public servants in the United States:
 - U.S. military veterans and active-duty military
 - Federal, state, tribal, and local public employees—including public school teachers, fire fighters, and police officers
 - Alumni of national service programs such as Peace Corps and AmeriCorps<https://www.hks.harvard.edu/american-service-fellowship>
- **National Ranger Foundation.** The National Ranger Memorial Foundation annually awards collegiate scholarships to qualified Rangers of all eras and their dependents. To

verify your eligibility and application requirements, see the application below.
<https://rangermemorial.com/scholarship/>

- **Kyle Krch Scholarship Program.** Kyle Krch is a 75th Ranger Regiment veteran. The scholarships are to help business, finance, medical, computer science, engineering, aviation, or entrepreneurial-focused students in the United States.
- <https://kylekrchscholarship.com/>
- **James Madison University Duke Battalion Foundation.** The JMU Duke Battalion Foundation is an enduring charitable organization whose mission is to support current and future generations of JMU Army ROTC cadets. The foundation is active in recruiting SOF Veterans to JMU. <https://www.jmudukebattalionfoundation.org/>.

Children and Spouse Education Financial Aid and Scholarships.

- **Folds of Honor.** Applications are accepted each year between February 1 and March 31. If March 31 falls on a weekend, the deadline date will be extended to the close of the first business day following March 31. Scholarship awards are up to \$5,000...not to exceed \$2,500 (minimum payment of \$100) per term. If, after submitting a check in it is determined that the awardee has an unmet need of less than \$2,500, Folds of Honor will only disburse the student's actual unmet need, based on their school account balance. Remaining funds will be retained by Folds of Honor and may be utilized by the student at another payment term within the same academic year. Applicants must reapply each year they are interested in receiving funds from Folds of Honor.
- <https://foldsofhonor.org/scholarships/military-scholarships/>
 - Military Children's Fund K-12. Applicant must be: enrolled or planning to enroll in an accredited private school OR tutoring institution (must be fully enrolled before accepting a scholarship award offer).
 - At least age 5 (by September 1st of calendar year applying in) and enrolled in full-time Kindergarten program.
 - Disabled with a VA disability rating (100% or higher for Children's Fund) - must provide service member's current year VA Benefit Summary Letter AND DD214.
<https://foldsofhonor.org/wp-content/uploads/2025/02/Military-Childrens-Fund.pdf>
 - Military Higher Education Scholarships (Dependents and Spouses). Applicant must be enrolled or planning to enroll in a program of study at an accredited college or university (2 year, 4 year, or post graduate program), or enrolled or planning to enroll in an accredited technical or trade school program, which results in a certificate or license.
 - Disabled with a VA disability rating (70% or higher) – must provide service member's current year VA Benefit Summary Letter AND DD214
 - Active Duty (MUST have a PURPLE HEART) – must provide service member's current duty orders AND Purple Heart documentation. *Only applicable for Higher Education applicants*
<https://foldsofhonor.org/wp-content/uploads/2025/02/Military-Higher-Ed-2025.pdf>

- **The Rangers Scholarship Fund.** A dependent family member of a current or veteran Ranger of the 75th Ranger Regiment, since the reactivation of the 1st and 2nd Ranger Battalions in 1974. <https://www.rangersscholarshipfund.org/>
- **United States Army Ranger Association Scholarships.** USARA is currently only for qualified dependents of the USARA member referenced on the request form. <https://ranger.org/usara-scholarship-program/>.

Employment

Finding What Inspires.

- **VetLign.** VetLign is a free service designed to take your military experiences and rapidly translate them into civilian employment opportunities.
<http://vetlign.com/>
- **Veteran Career Journey VCJ** is a non-profit established by Bill Kieffer and Ranger veteran David White. VCJ virtual workshops are hosted by Kieffe, a civilian workforce expert, teach Rangers job search and career preparation activities.
<https://veterancareerjourney.org/events/>

Talent Portals / Job Banks.

- **Hiring Our Heroes Job Board.** <https://hiringourheroes.yourjobboard.io/>
- **Kimble Group.** <https://kimblegroup.com/>
- **Quiet Professionals.** Scroll to “Career Opportunities” and click “View All Careers”.
<https://quietprofessionalsllc.com/operational-mission-support/>
- **SOFX Talent.** <https://app.loxo.co/blast-talent>

Fellowship to Employment CSPs.

- **51 Vets.** 51 Vets is a nonprofit connecting transitioning and transitioned veterans from elite military communities with leading business professionals. 51 Vets provides equivalent success in the private sector by providing networking opportunities, direct career placement, mentorship, and other resources for our members unique to their advanced capabilities and capacities.
<https://51vets.org/>

Training Fellowships.

- **Business Administration - Boots to Business.** Boots to Business (B2B) is an entrepreneurial education and training program offered by SBA as part of the Department of Defense's Transition Assistance Program (TAP). B2B provides participants with an overview of business ownership and is open to transitioning service members (including National Guard and Reserve) and their spouses.
<https://www.sba.gov/sba-learning-platform/boots-business>.
- **Warrior Rising.** WR focuses on the individual entrepreneur by helping veterans identify their needs at a given stage in their business development. Next, WR assesses the obstacles they are facing and gives recommendations on a sound course of action to pursue to overcome them. Whether it is instruction, mentoring, access to funding opportunities, or reconnecting to the sense of community that existed in the military, WR ensures that their veterans are not walking the path to success alone or in the dark.
<https://www.warriorrising.org/>
- **DAV Patriot Boot Camp.** Patriot Boot Camp provides training, mentorship and networking for current and future business owners. It has provided in-person and virtual boot camp programs for more than 1,000 entrepreneurs since its founding. Its alumni have raised more than \$150 million in venture capital and employ over 1,900 individuals.

<https://www.dav.org/patriot-boot-camp/>

- **Stanford Ignite.** Stanford Ignite is an intensive, four-week virtual program that's academically rigorous, hands-on, and collaborative. The Stanford Ignite experience is optimized for interaction and impact. Engage directly with Stanford GSB faculty during real-time lectures and Q&A sessions focused on the fundamentals of business.
<https://www.gsb.stanford.edu/exec-ed/programs/stanford-ignite-veterans>

Health Care and Veteran Benefits

Proactive Pre-Transition Preparation.

- **Wounded Warrior Project.**

1. **Register with Wounded Warrior Project** by either [WWP Online Registration](#) or calling the WWP Resource Center at 1.888.997.2586 (they are available 9am-9pm EST, M-F except holidays).
2. **Complete WWP registration** by providing appropriate documentation:
 - Evidence of post 9/11 military service (ie Soldier Talent Profile, current LES statement, a DD214, etc)
 - Evidence of injury/illness/wound. (ie “Problems List” (from medical records) showing a diagnosed condition, deployment orders, CAB/CIB/Purple Heart Citation, etc)
 - **NOTE:** Registration is not complete until you receive an approval email (from WWP Registration) stating “Welcome to WWP”.
3. **Request a referral to the Benefits Team** for VA claims assistance by either contacting the Resource Center at 1.888.997.2586 (they are available 9am-9pm EST, M-F except holidays) or through the WWP app. **It is important for you to tell the Resource Center teammate that you would like to work with John Bartow or Jessica Root so that can be noted in your referral.**
 - **NOTE:** You will receive an email from our Benefits Intake Team that contains a link to a questionnaire, that you **MUST** complete to move to the next step. (Please check ALL email folders (inbox, junk, spam promo/etc) and/or search your email for “WWP Benefits”. If you have NOT received the “Benefits Intake Questionnaire” within 14 days, please contact the Resource Center to check the status of your referral to Benefits.
4. Once you have completed your Intake Questionnaire, your Intake Specialist will send you another email with a link to schedule a phone Screening Call appointment. If you have NOT received the “Screening Call” email within 14 days, you may contact the Resource Center to have your Benefits Specialist resend it or contact them.
5. After their phone Screening Call is completed, they will be sent a “Next Steps” email that contains a secured share-folder link for them to provide electronic copies of their records for Service Officer review.
6. At this point, the cases will be assigned to John or Jessica when possible.
 - **NOTE:** The Service Officer assignment wait time will vary depending on the total referrals coming in at that time. (Typically, around 30 days)
7. Once your case has been assigned to John or Jessica, they will generally send an introduction email and/or call you. This is when you should be contacting them directly through the emails that we send you and the contact numbers that are provided. This ensures that the communications are tracked, not lost and that notifications are received)

- **VA Welcome Kit.** Whether you’re just getting out of the service or you’ve been a civilian for years now, the VA Welcome Kit can help guide you to the benefits and services you’ve earned. Based on where you are in life, your VA benefits and services can support

you in different ways. Keep your welcome kit handy so you can turn to it throughout your life—like when it's time to go to school, get a job, buy a house, get health care, retire, or make plans for your care as you age.

<https://www.va.gov/welcome-kit/>

- **VA Health and Benefits App.** Track the status of your VA claim, manage appointments, and check eligibility for benefits from the VA app.
<https://mobile.va.gov/app/va-health-and-benefits>
- **Veterans Affairs Solid Start.** The VA Solid Start website provides a thorough listing of benefits that are eligible to many veterans. From this website, the VA directs users to more in-depth pages for each specific benefit and/or service.
<https://www.benefits.va.gov/transition/solid-start.asp>
- **Transfer of Education Benefits.** While you're still on active duty, you'll request to transfer, change, or revoke a Transfer of Entitlement (TOE) through milConnect at <https://milconnect.dmdc.osd.mil/milconnect/>. If the DoD approves the TOE, your family members may apply for benefits. Once you leave active duty, you can still provide a future effective date for when the TOE can be used, change the number of months transferred, or revoke the TOE by submitting a written request to VA through milConnect.
<https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>
 - Inactive Ready Reserves is a disqualifier for transfer of education benefits. You can serve the four-year ADSO on active duty, selected reserves, or a combination, but you cannot have a break in service, to include time in the IRR, for more than 24 hours.
- **CFR 38 - Become Familiar with Disability Claims Rating.** Become familiar with the VA's rating schedule, the CFR 38. CFR 38 is the "primarily a guide in the evaluation of disability resulting from all types of diseases and injuries encountered as a result of or incident to military service. The percentage ratings represent as far as can practically be determined the average impairment in earning capacity resulting from such diseases and injuries and their residual conditions in civil occupations."
<https://www.benefits.va.gov/WARMS/bookc.asp>
- **Finding a Veteran Service Officer.** A VA-accredited representative can help you understand and apply for any VA benefits you may be entitled to including compensation, education, Veteran readiness and employment, home loans, life insurance, pension, health care, and burial benefits. A VA-accredited representative may also help you request further review of, or appeal, an adverse VA decision regarding benefits. <https://www.benefits.va.gov/vso/>
 - **Columbus/Fort Benning**
 - Kent Christopher - Disabled American Veterans (DAV)
1000 Victory Dr, Columbus, GA 31901
davchapter7columbusgeorgia@gmail.com
706-660-1444

- **Savannah/Fort Stewart**
 - Michael Churchill, National Pre-Discharge Claims Representative
1145 Niles Avenue, Bldg. 4973, Rm. 120, Ft. Stewart, GA 31314
mchurchill@vfw.org
912-4928050
- **James A. Haley VA Hospital Post-Deployment Rehabilitation and Evaluation Program (PREP).** PREP is an in-patient rehabilitation program for Veterans with TBI at the James A. Haley Veterans' Hospital in Tampa, Florida. Participants must be diagnosed with TBI and referred by military or VA physicians.
<https://www.cbsnews.com/news/florida-va-program-helps-elite-warriors-heal-unseen-wounds-of-war/>
- **Residential Transitional Rehabilitation Program (RTRP).** PTRP is a structured residential program in a therapeutic, "real-world" setting with a focus on progressive return to independent living. Treatment is individual and group-based emphasizing:
 - Physical and emotional health and wellness
 - Cognitive therapy
 - Successful community reintegration
 - Return to work
 - Return to school
 There are five PTRPs:
 - Richmond <https://www.va.gov/richmond-health-care/>
 - Tampa https://www.polytrauma.va.gov/facilities/Tampa_PTRP.asp
 - Palo Alto https://www.polytrauma.va.gov/facilities/Palo_Alto_PTRP.asp
 - Minneapolis https://www.polytrauma.va.gov/facilities/Minneapolis_PTRP.asp
 - San Antonio https://www.polytrauma.va.gov/facilities/San_Antonio_PTRP.asp
- **WWP Warrior Care Network.** Warrior Care Network® is a partnership between Wounded Warrior Project® (WWP) and four world-renowned academic medical centers, providing veterans and service members living with post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), military sexual trauma (MST), and other related conditions with a path to long-term wellness. Participants and their families receive first-class treatment tailored specifically to their needs and individualized care to support their unique journey. All treatment and accommodations are provided at no cost and financial assistance is also offered to help cover everyday expenses like groceries, utilities, and housing. Enrollment in the WWP WCP is highly encouraged for transitioning Rangers with TBI and PTSD diagnosis, especially Rangers in the PEB/MEB process. Participating locations include:
 - **Emory University Outpatient PTS Treatment.** Emory Healthcare Veterans Program offers two treatment pathways: Our Intensive Outpatient Program (IOP) and the traditional Outpatient Program (OP). Both pathways are offered in-person as well as via telehealth. If you are local or from other parts of the country, you may participate in our two-week IOP. Because our traditional Outpatient Program's length of treatment varies and requires multiple visits to our clinic in Atlanta, this treatment option is best suited for warriors who live in the Metro

Atlanta area and aren't able to take off two weeks for the IOP.

<https://www.emoryhealthcare.org/centers-programs/veterans-program/>

- POC: Phillip Colon, (404) 727-6971, phillip.colon@emoryhealthcare.org
- **Home Base.** Home Base is a national nonprofit dedicated to healing the invisible wounds of war through direct clinical care, wellness, education, and research: all at no cost to Veterans, Service Members, and their Families. Care at Home Base is provided regardless of era of service, discharge status, or geographical locations. Home Base clinicians are part of the world-class team of care providers at Massachusetts General Hospital and are trained in military culture to provide the best care for Veterans and Families.
<https://homebase.org/>
- **Road Home.** The Road Home Program is located in Chicago but available to service members, reservists, members of the National Guard and veterans across the country. We specialize in a two-week treatment called the Intensive Outpatient Program that is available to the military community at no cost.
<https://roadhomeprogram.org/>
- **Operation Mend.** Operation Mend is the only program in the nation dedicated to providing specialized surgical care and psychological care for visible AND invisible wounds of war among post-9/11 veterans, service members injured in the line of duty and their caregivers, at no cost.
<https://www.uclahealth.org/programs/operationmend>
- **Marcus Institute for Brain Health.** The Marcus Institute for Brain Health (MIBH) at the University of Colorado Anschutz Medical Campus is a clinical care and research institute for Traumatic Brain Injury (TBI) and Psychological Health (PH) conditions such as post-traumatic stress, depression and anxiety. Our mission is to deliver comprehensive care, conduct focused research, and export knowledge to benefit military Veterans, First Responders, their families, health care professionals, and society. At the MIBH, we strive to advance training, educational, and research activities in support of our clinical care model.
The primary focus of the MIBH is to care for former military personnel who have separated from active duty, with special consideration for those who were separated with "Other Than Honorable" or "Dishonorable" discharge status due to TBI or PH conditions.
<https://medschool.cuanschutz.edu/mibh/about-us/overview>
- **Transforming Health and Resilience in Veterans (THRIVE) Program at UNC-Chapel Hill.** The THRIVE Program's mission is to fulfill our duty to serve Veterans and first responders by improving the evaluation and treatment of traumatic brain injuries through clinical practice, research, and education. THRIVE provides participant-centered interdisciplinary care focused on interconnecting brain and body health to allow Veterans and first responders to better serve themselves, their families, and their communities while they live a healthy, high-quality life. <https://tbicenter.unc.edu/thrive/>

Transitions Zone Activities.

- **Compensation and Pension Exam Guidance - VA Disability Exams & Transition Care (with Answers)**

Q: What should a Ranger expect during a VA Compensation & Pension (C&P) exam?

A: Expect a short, checklist-style evaluation. The examiner isn't your treating provider — they are there to document your condition for rating purposes. Be honest, clear, and describe your worst symptoms, not just how you feel that day. Don't minimize your injuries — this exam determines your benefits.

Q: How can they best document injuries and medical history before leaving the Regiment?

A: Get everything in your medical record before separation. Even small things (knee pain, headaches, sleep issues) should be noted. Make sure profiles, injury notes, and ER visits are in your chart. If it's not documented, it's hard to claim later.

Q: How important is it to use a Veterans Service Officer (VSO) to assist with filing and tracking a claim?

A: Extremely important. VSOs are free, trained advocates who understand VA language and will help package your claim correctly. Going without one risks missing key documents or deadlines. The examiner cannot see your military or VA files, only the claim file so ensure all documents relevant to the claim are submitted. Your VSO will have access to track your case and I recommend you have an account so you can see what is within your file.

Q: What should Rangers know about the Benefits Delivery at Discharge (BDD) program, and why should they start the process before separation?

A: BDD lets you file your claim 180–90 days before ETS/retirement so your rating is ready soon after you leave. If you wait until after discharge, it can take a year or more. Starting early also ensures you capture all conditions while still on active duty.

Q: What are the most common mistakes veterans make when preparing their claims?

A:

- Waiting until after separation to start.
- Not including all injuries/conditions (especially "smaller" issues that add up later).
- Failing to submit supporting documents (jump logs, profiles, line-of-duty reports).
- Downplaying symptoms during exams.

Q: How should a Ranger prepare for the possibility of secondary conditions (e.g., knee injury leading to hip/back issues)?

A: Document the primary injury now, and note if it causes pain elsewhere. Secondary conditions can be claimed later, but you need the primary service-connected issue on record first. Example: right knee injury in Regiment → years later, right hip arthritis from altered gait.

Q: What documents should absolutely be included in a VA claim package?

A:

- DD214 (or draft DD214 if filing BDD)

- Jump logs / Airborne manifest records
- CASH (Comprehensive Assessment Symptom History)- SOCOMs assessment to track blast exposure/environmental exposure during service.
- Profiles and duty limitations
- Line of Duty (LOD) reports
- STRs (Service Treatment Records)
- Toxic Exposure Review and Assessment (TERA) Memorandum to assist with PACT Act claims. The TERA is triggered when the Vet claims a toxic exposure (VA initiated)
- Individual Longitudinal Exposure Report (ILER) tracks exposures based on MOS (rarely updated) and deployment locations
- Any post-service medical records related to your claim, extremely important to establish chronicity if filed over a year after claim. Conditions filed within a year of separation have higher success rates.

Q: If there is a lack of evidence in the official record, what alternative documents can support a claim?

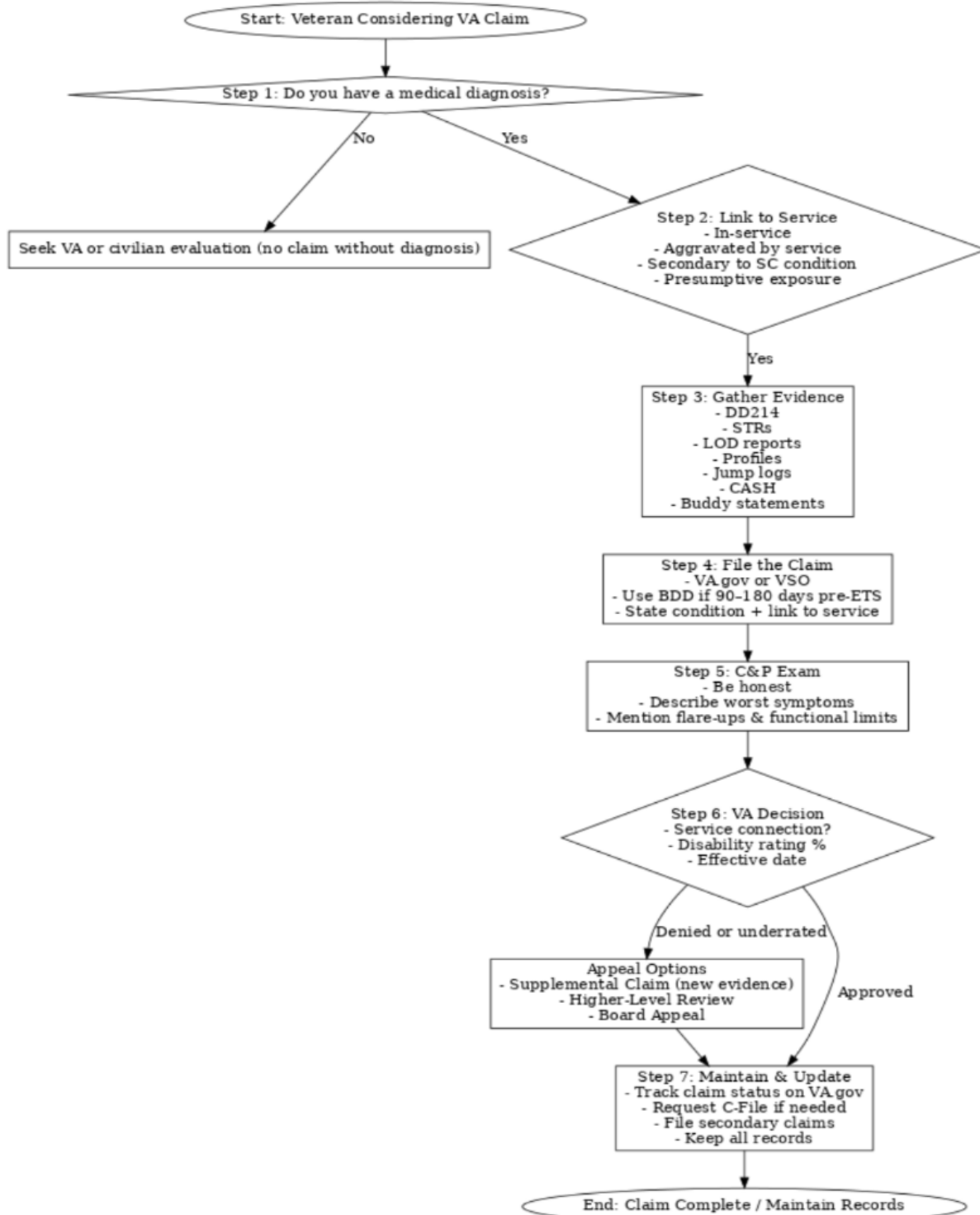
A:

- Buddy statements (from team leaders, squadmates, medics)
- Deployment orders or rosters showing you were exposed to hazards
- Training records (Airborne, Ranger School, combat logs)
- Civilian treatment records after discharge
- Personal statements describing the onset and impact of symptoms

Q: How do you balance mental health claims (PTSD, sleep disorders) with concerns about stigma or career impact?

A: Many Rangers worry about stigma, but once you separate, stigma is no longer tied to career advancement. PTSD, sleep apnea, and TBI are some of the most common VA-rated conditions and ignoring them leaves benefits on the table. Getting treatment also improves quality of life and helps transition smoother.

- **VA Disability Claim Algorithm Flowchart**



- **Retirees Only - Retirement Physical.** Schedule your Separation History and Physical Examination (SHPE) between 90 and 180 days before you retire or start terminal leave.

The Department of Defense (DoD) and Department of Veterans Affairs (VA) use the SHAPE as a single separation examination to capture your complete medical history. <http://www.health.mil/SHPE>.

- **Medical Board - Federal Hiring with Operation Warfighter.** OWF is a DoD internship program that provides opportunities for Recovering Service Members (RSMs) to participate in internships with Federal agencies during their rehabilitation process. These Federal internships allow RSMs to develop and practice newly assessed and identified work skills in a nonmilitary work environment. More than 6,000 RSMs have been placed in Federal internships through OWF.
<https://www.dhs.gov/homeland-security-careers/operation-warfighter>
- **REGION 4 (Southeast)**
 - Lisa Goenen, E2I/OWF at Fort Stewart, goenenlg@magellanfederal.com, 912-200-0470
 - Mayo “Biff” Hadden, E2I/OWF at Fort Benning, haddenma@magellanfederal.com, 706-615-2455
- **REGION 9 (Northwest)**
 - Ronald Metternich, E2I, ronald.j.metternich.ctr@mail.mil, 253-970-1936
 - Craig Guffey, OWF, guffeycl@magellanfederal.com, 253-302-9291
- **VA Benefits Delivery at Discharge Steps:**
 - (1) Read the VA Benefits Delivery at Discharge site:
<https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>.
BDD claims submitted 180-90 days prior to separation date ensure claim notification prior to discharge. I would never recommend not filing a claim before separation unless you have a concrete plan such as continued Guard/Reserves or federal service. BDD will be covered at TAP.
 - Claims submitted after the BDD window are not processed until separation from service.
 - (2) Download your medical records from Tricare or request them from the installation hospital, not the Ranger clinic. It will take a few weeks to get your records on a disc. Download a hard copy and read the files.
 - (3) Make an appointment to see your Battalion PA. Ensure all ailments regardless of duration or continued pain/discomfort are documented. Fine-tune any medical issues that are lingering from previous events. Familiarize yourself with the [VA pain rating scheme](#). Remember, you are not reporting on your current health compared to other Rangers, but changes that have occurred as a result of your service.
 - (4) Make an appointment with your selected VSO to submit your disability claim.
 - (5) BDD Claims decisions are announced within 30 days of separation.
- **Download TRICARE/Medical Apps.** Download TRICARE-related mobile apps that help you manage your health on the go.
<https://www.tricare.mil/PatientResources/GoPaperless/MobileApps>
- **VA and State Regional Offices Appointment.** Upon receipt of your VA disability determination make an appointment to meet with VA Regional Office VSO to review all

VA benefits you are entitled to based on your disability rating. VA and State Regional Offices are generally co-located. Find your regional VA office here:

<https://www.benefits.va.gov/benefits/offices.asp>

- **Columbus/Fort Benning**
Sandra Bennett, Veteran Field Service Officer
2100 Comer Ave
Columbus, Ga 31901
sbennett@vs.state.ga.us
706-649-1265
- **Final Dental Exam.** You must schedule an appointment for this dental care within 180 days (6 months) of separation from active duty. Visit the VA Health Eligibility website: <http://www.va.gov/healtheligibility/> for more information.

Immediate Post-Transition Actions

- **VA Healthcare.** VA operates the largest health care system in the country, with over 1,400 medical centers and clinics across the nation. Trained VA clinicians can help you manage your care. They can also offer assistance with your prescription medication. VA healthcare is portable, so your coverage stays with you if you move or relocate. Since your medical records are electronic, they are accessible to any facility. The VA uses a variety of criteria to determine your [eligibility for coverage](#). Once you become enrolled, you remain enrolled. You receive VA comprehensive medical benefits package. Enroll online using the 1010EX form at <https://www.1010ez.med.va.gov/sec/vha/1010ez/>. Phone: 1-877-222-8387 (VETS)
- Veterans who have served in a theater of combat operations after November 11, 1998, may be eligible for enhanced VA health care benefits. This includes five years (post-discharge) of cost-free health care for any injury or illness associated with combat service. After the five-year period ends, VA care and treatment will continue. At that point, veterans may be responsible for costs and co-payments that are based on their income and eligibility.
- **Veteran ID Card.** Retirees receive their ID card via DEERS. All other Veterans can receive an ID card through the VA to qualify for Veteran discounts and offers ranging from national parks to dining and shopping.
<https://www.va.gov/records/get-veteran-id-cards/vic/>
- **Defense Enrollment Eligibility System (DEERS).** Your information must be correct in DEERS so that:
 - You and your family maintain access to your medical benefits
 - Your healthcare team can contact you with critical healthcare and appointment information
 - TRICARE can reach you with vital authorization, claims, and enrollment information
 - Learn more at <https://www.TRICARE.mil/DEERS>.
- **Tricare.** You have 90 days after your retirement date to enroll in a health plan. Learn more at <https://www.tricare.mil/LifeEvents/Retiring>. If you don't enroll in TRICARE Prime or TRICARE Select within 90 days of retirement, you may request a retroactive

enrollment. Coverage is effective from the date of your sponsor's retirement. If applicable, enrollment fees would need to be paid back to the retirement date. If you don't request enrollment within 12 months of your retirement date, you can only enroll in a TRICARE plan during TRICARE Open Season or until you and/or a family member experiences a Qualifying Life Events. You'll only be eligible for care at a military hospital or clinic if space is available.

- **Vision and Dental Insurance.** FEDVIP is a voluntary, enrollee-pay-all dental and vision program available to federal employees and annuitants, certain retired uniformed service members, survivors, and active-duty family members. It is sponsored by the U.S. Office of Personnel Management (OPM). FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP) and offers supplemental vision coverage to those enrolled in a TRICARE health plan. The Federal Benefits Open Season is your annual opportunity to enroll in or change your FEDVIP coverage. Each year, the open season runs from the Monday of the second full week in November through the Monday of the second full week in December. FEDVIP coverage automatically continues for the next plan year, unless your enrollment is changed or canceled during open season. BENEFEDS.com is the mobile-friendly, government-authorized online portal that you can use to research, enroll in, and manage your FEDVIP coverage. The website is accessible 24/7 wherever you are: at home, in the office, or on the go.

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

- **Veterans Group Life Insurance.** You'll need to apply for VGLI within 1 year and 120 days of leaving the military. You can get \$10,000 to \$400,000 in life insurance benefits, based on the amount of SGLI coverage you had when you left the military. When you leave the military, you can sign up through VGLI for coverage up to the amount you had through SGLI. You can also increase your coverage by \$25,000 every 5 years—up to \$400,000—until you're 60 years old.

<https://www.va.gov/life-insurance/options-eligibility/vgli/>

- **Veterans Affairs Life Insurance.** Veterans Affairs Life Insurance (VALife) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities. Lesser amounts are available in increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period. See more here.

<https://www.benefits.va.gov/insurance/valife.asp>

- **Toxic Exposures.** Veterans may have health concerns related to potential environmental exposures while they were on active duty and are encouraged to join the appropriate registry.

<https://www.publichealth.va.gov/exposures/benefits/registry-evaluation.asp>.

- Agent Orange

<https://www.publichealth.va.gov/exposures/agentorange/benefits/registry-exam.asp>

- Animal contacts, including bites
- Airborne pollutants from burn pits and other sources

<https://www.publichealth.va.gov/exposures/burnpits/registry.asp>

- Gulf War
<https://www.publichealth.va.gov/exposures/gulfwar/benefits/registry-exam.asp>
- Infectious diseases
- Depleted uranium
https://www.publichealth.va.gov/exposures/depleted_uranium/followup_program.asp
- Radiation
<https://www.publichealth.va.gov/exposures/radiation/benefits/registry-exam.asp>
- Toxic embedded fragments
https://www.publichealth.va.gov/exposures/toxic_fragments/surv_center.asp
- Chromium at the Qarmat Ali water treatment facility in the spring or summer of 2003
- Cold and heat-related illnesses and injuries
- Noise, vibration, and other physical exposures

Explore Veterans Affairs Benefits.

- **Vets2Industry.** V2I is a single-site repository of information providing access to the vast number of Veteran Service Organizations (VSO) and countless other available military resources and benefits. V2I provides a living library of free resources, organizations, veteran-supportive companies and benefits for Service Members, Veterans and their Families. <https://vets2industry.org/>
- **Department of Veterans Affairs (VA).** The VA offers a variety of benefits and services to eligible OEF/OIF/OND Veterans.
<http://www.publichealth.va.gov/exposures/oefoif/index.asp>
- **Vocational Readiness and Employment (VA Chapter 31) - formerly Vocational Rehabilitation.** If you have a service-connected disability that limits your ability to work or prevents you from working, Veteran Readiness and Employment (formerly called Vocational Rehabilitation and Employment) can help. This program—also known as Chapter 31 or VR&E—helps you explore employment options and address education or training needs. In some cases, your family members may also qualify for certain benefits.
<https://www.va.gov/careers-employment/vocational-rehabilitation/eligibility/>
 - o Can start this program on active duty if being medical chapter and at least 20%. Veterans only need 10%. If this program is used before the Post 9/11 GI Bill, it will not affect it. This program has access to more resources than Post 9/11 GI Bill.
- **Vet Center.** Vet Centers are community-based counseling centers that provide a wide range of social and psychological services, including professional readjustment counseling to eligible Veterans, active duty service members, including National Guard and Reserve components, and their families. Readjustment counseling is offered to make a successful transition from military to civilian life or after a traumatic event experienced in the military. Individual, group, marriage, and family counseling is offered in addition to referral and connection to other VA or community benefits and services.
www.vetcenter.va.gov.

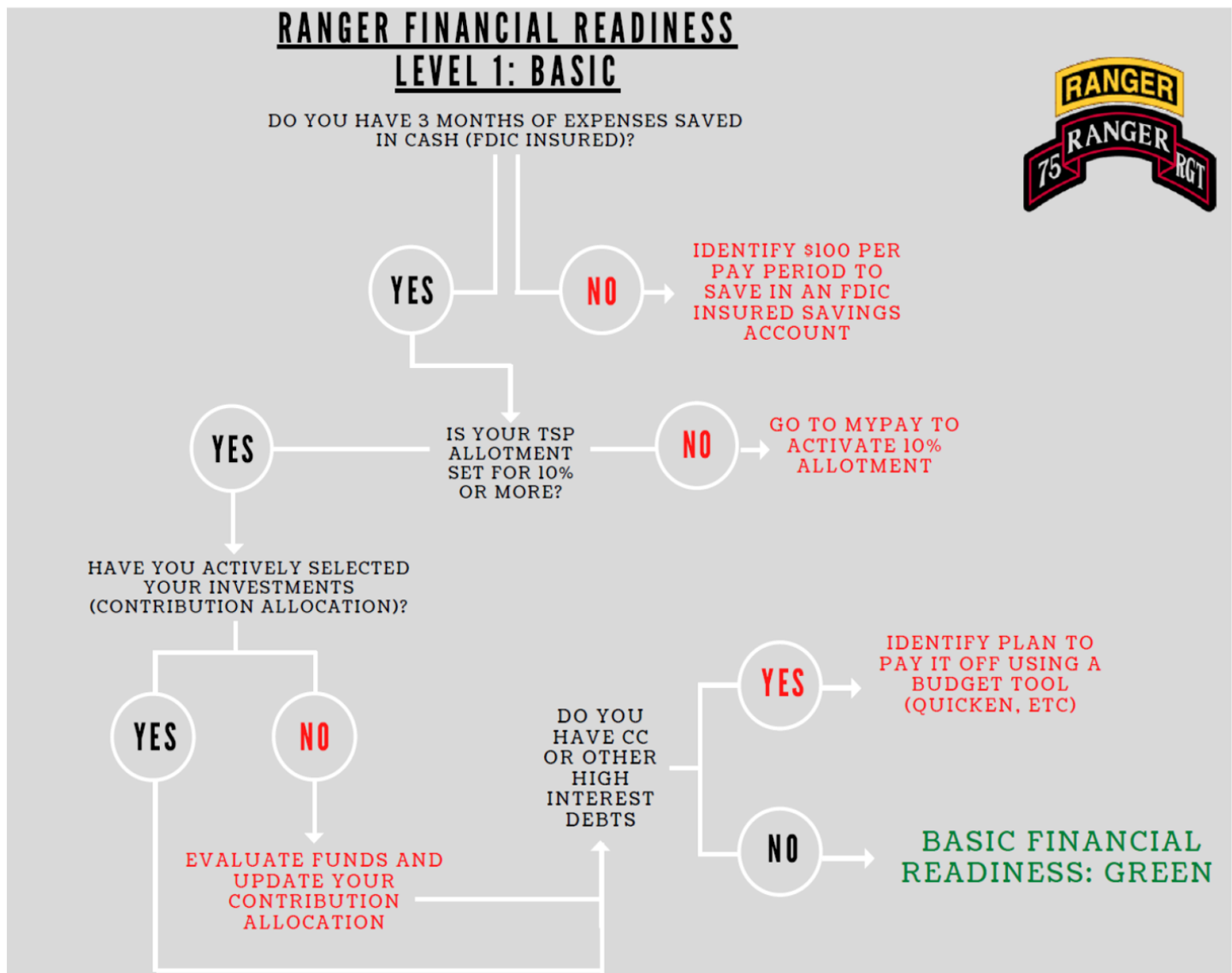
- **State Benefits.** Many states offer unique Veteran benefits including educational grants and scholarships, special exemptions or discounts on fees and taxes, home loans, veterans' homes, free hunting and fishing privileges, and more. Visit E-benefits at www.ebenefits.va.gov.
- **VA Home Loan Benefit.** Utilize this online VA home loan calculator to see the maximum amount of a home loan you may be eligible for based on your county of residence. As of March 1, 2023, there is no cap on the amount of the VA home loan certificate. <https://www.veteransunited.com/education/tools/va-loan-limit-calculator/>
- **Federal and State Taxes.** Some states don't charge income tax on military retired pay. In all states, VA & Social Security disability payments are tax-free. <https://www.military.com/benefits/military-pay/state-retirement-income-tax.html>
- **Veterans Coordinated Approach to Recovery and Employment (Veterans CARE).** Veterans CARE is a Pay for Success initiative that supports unemployed or underemployed Veterans with post-traumatic stress disorder (PTSD) in attaining competitive, compatible employment. The project is a partnership of Social Finance, the U.S. Department of Veterans Affairs, local governments, and impact investors. Through Veterans CARE, local VA medical centers will deliver Individual Placement and Support (IPS), a personalized approach to supported employment, to up to 500 Veterans over three years. <https://socialfinance.org/project/veterans-care>
- **Educational and career counseling (VA Chapter 36).** Personalized Career Planning and Guidance (PCPG), or VA Chapter 36, offers free educational and career guidance, planning, and resources to Veterans and their dependents who are eligible for a VA education benefit. <https://www.va.gov/careers-employment/education-and-career-counseling/>
 - Career counseling to help you decide which civilian or military jobs you want
 - Educational counseling to help you find a training program or field of study
 - Academic and adjustment counseling to help you address issues or barriers that get in the way of your success
 - Resume support and goal planning

Financial Readiness Freedom

Know your money.

- **Financial Readiness.** The Ranger Financial Readiness Program introduces the benefits and general principles of financial readiness and planning, presents the best practices and actions to position for financial readiness, and provides tools and resources for future reference and decision making.
 - Take the Three Rangers Foundation [Financial Wellness Assessment](#). Financial literacy is the biggest education and behavioral gap most Rangers face in transition. TRF has invested in a platform designed to benefit you and your family. If you have a solid financial foundation, the Financial Wellness Assessment is a gateway to free products and tools to assist in planning. No one makes a dime off of your use of this program....no one.
 - Review the [Financial Readiness Program](#) presentation.
 - Watch the latest VA Benefits Webinar conducted by WWP for Three Rangers Foundation here. [Financial Readiness Webinar](#). It's also on the TRF site at <https://www.threerangersfoundation.org/va-benefits>.
 - **Life Insurance.** Plan to budget for a life insurance policy. It may be best to obtain your policy before submitting your medical records review and VA claim. We can provide recommendations if desired, but not without your expressed verbal or written request.
 - **Home Ownership.** Do not walk into homeownership blind. Just like buying a new car for the first time, the key to getting the best value for your money is research and creating competition for your business from the realtor, seller, and mortgage company. A great research and education resource for homeownership is the **Veteran Lending Group**. <https://veteranslendinggroup.com/>.
 - **Army Emergency Relief.** The following individuals are eligible for AER assistance in accordance with [Army Regulation 930-4](#):
 - Soldiers on active duty and their eligible dependents
 - Soldiers retired for longevity, medical or upon reaching age 60 (reserve component) and their eligible dependents
 - Army Reserve and National Guard Soldiers activated on Title 10 orders for more than 30 days and their eligible dependents. (Find individual state resources [here](#) or visit the [National Guard Relief Foundation](#).)
 - Surviving spouses who have not remarried
 - Children of Soldiers who died on active duty or died after reaching retirement eligibility
- Three Ways to Apply
- 1. Speak with Your Chain of Command. Your chain of command has the authority to approve immediate financial assistance of up to \$2,000 through the [Quick Assist Program](#). They can also connect you with the Installation Army Emergency Relief (AER) officer for further assistance. Don't hesitate to contact your Chain of Command, they are there to help!

- 2. Apply for Financial Assistance Online. Eligible applicants can apply for financial assistance anytime, from anywhere, using the Online Assistance Application on a computer or mobile device. Once submitted, the request is sent to either HQ AER or your nearest AER office based on the ZIP code provided for review and processing. Simply create an account and submit your request to get started. [Create an account and submit your request.](#)
- 3. Visit Your AER Officer. Eligible applicants can visit their nearest AER office for assistance. AER Officers are available at many Army installations worldwide. If there isn't an Army office within a 50-mile commuting radius, you can still seek help by submitting a request for financial assistance through the Online Assistance Application. [Find your nearest office.](#)



RANGER FINANCIAL READINESS **LEVEL 2: INTERMEDIATE**

FIRST REVIEW AND ASSESS YOUR LEVEL 1 READINESS
DO YOU HAVE EXTRA DISCRETIONARY INCOME (BUDGET SURPLUS)?



YES

NO

EVALUTE BUDGET
AND ADJUST
EXPENSES TO
CREATE MARGIN

YES

ARE YOU
MAXIMIZING
RETIREMENT
CONTRIBUTIONS
(TSP, IRAS)?

NO

OPEN A ROTH OR
TRADITIONAL IRA

IF YOUR TIME HORIZON IS 5+ YEARS, DO
YOU HAVE NON-RETIREMENT (TAXABLE)
INVESTMENT ACCOUNTS TO INVEST IN?

YES

NO

OPEN TAXABLE
INVESTMENT
ACCOUNT

DO YOU
UNDERSTAND
YOUR TAX
PICTURE
(MARGINAL VS
EFFECTIVE RATE,
ETC)

NO

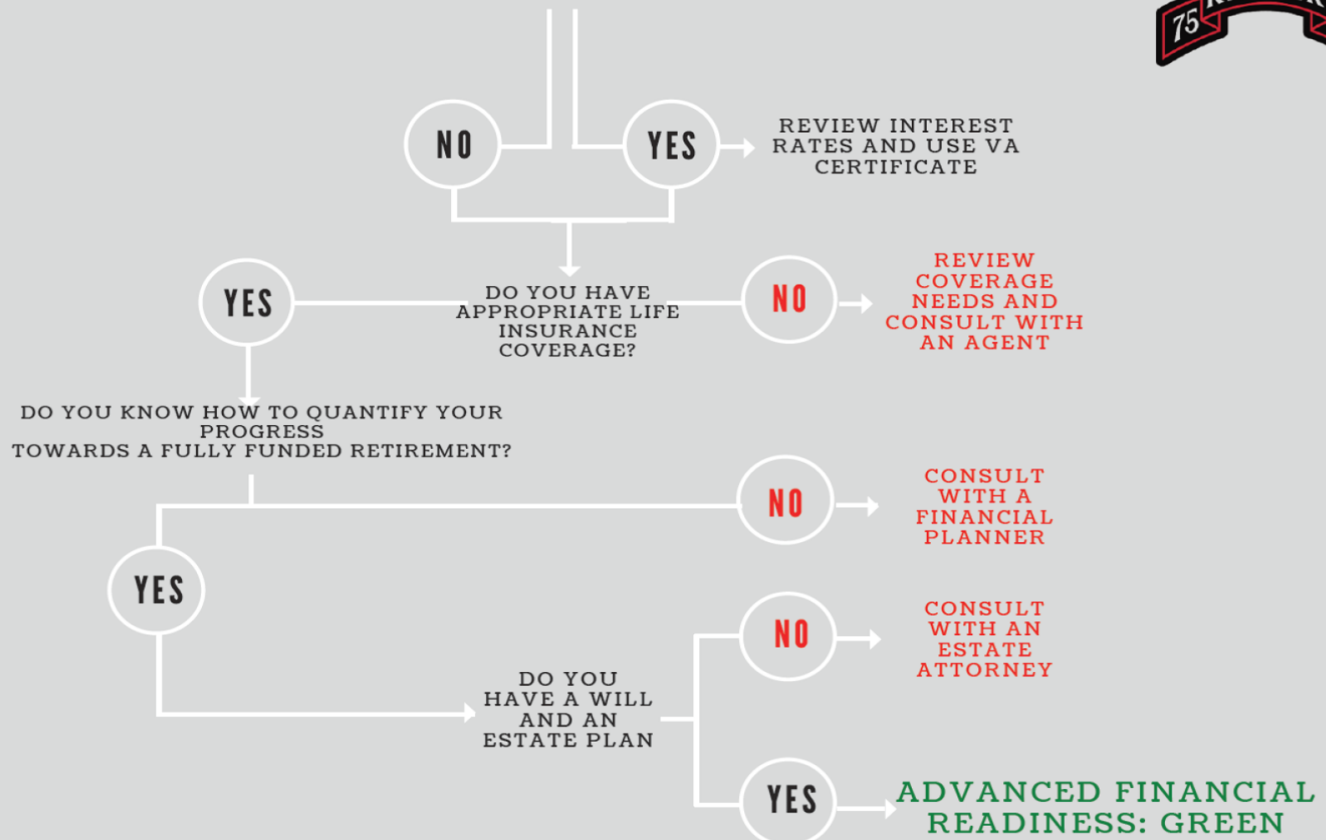
CONSULT
WITH A CPA

YES

INTERMEDIATE
FINANCIAL READINESS
GREEN

RANGER FINANCIAL READINESS LEVEL 3: ADVANCED

FIRST REVIEW AND ASSESS YOUR LEVEL 2 READINESS.
DO YOU HAVE OR WILL YOU PURSUE A MORTGAGE?



***These Ranger Financial Readiness documents were prepared by former Rangers, who are now successful financial advisors, for the 75th Ranger Regiment's Ranger for Life program.

Holistic Fitness

Physical Dimension

- **Team RWB.** Team Red, White & Blue exists to guide Veterans through their journey with real-life and virtual opportunities focused on building a healthier lifestyle because a strong focus on mental and physical health is critical to ensuring veterans' best days are ahead. More than 200,000 members are already forging the nation's leading health and wellness community for veterans.
<https://about.teamrwb.org/>
- **Merging Vets and Players.** MVP empowers combat veterans and former professional athletes by connecting them after the uniform comes off; providing them with a new team to assist with transition, promote personal development, and show them they are never alone.
<https://vetsandplayers.org/>
- **Transforming Health and Resilience in Veterans (THRIVE) Program.** The THRIVE Program leverages expertise across the entire University of North Carolina ecosystem including the UNC Health system, its statewide Physicians Network, a \$1B research enterprise, and community partner engagements all coming together with one core value: Improve the quality of life of Veterans and first responders we serve. Our strength is our unique ability to maximize our collective experiences in delivering high-quality health care, conducting military relevant research, and working the solution to complex problems to address the biopsychosocial needs of Veterans and first responders.
<https://tbicenter.unc.edu/thrive/>
- **Military One Source Wellness Apps.**
<https://www.militaryonesource.mil/health-wellness/recommended-wellness-apps/>
- **National Parks Service.** Gold Star family members and Veterans are eligible for a lifetime NPS pass and active duty personnel can receive a free annual pass.
<https://nps.gov>
- **Purple Heart Project.** PHP is a growing non-profit charity that selects and funds Combat Wounded Veterans to attend Training the Hand Workshops in Canada, provides each Wounded Veteran with a premium set of hand tools, and a premium workbench from the Bench Brigade when they return home. After their workshop, each PHP selectee is supported and connected to the PHP community for a lifetime of woodworking support and recognition.
<https://www.thepurpleheartproject.org/>
- **Return to Duty.** RTD helps US Special Operations Forces (SOF) with spine injuries find and receive the highest quality healthcare options, education, and treatment.
<https://www.returntoduty.us/>

Spiritual Dimension

- **Spiritual Fitness does not exist in a vacuum.** It is closely related to the three other aspects of total fitness; Physical, Mental, and Social Fitness. High functioning Rangers will recognize and take steps to incorporate all four aspects into their daily lives. All four aspects are vital for holistic health and fitness. How are these aspects intertwined? If you are struggling physically, it can also manifest as mental, social or spiritual pain and vice versa. When we begin to struggle in one aspect, there is often bleed over causing issues in other aspects of total fitness. See a full listing of spiritual fitness resources at <https://www.threerangersfoundation.org/spiritual-fitness-resources>.
- **Know what you believe.** Your belief in a higher power can greatly affect those around you. Here is an article of interest on a foundational argument for faith: <https://mobygeek.com/features/why-mathematicians-tend-believe-in-god-than-other-scientists-11964>.
- **Daily Devotional.** No matter the belief system - we are strengthened daily by our active participation to develop spiritually.
 - **Daily Stoic.** Stoicism has been a common thread through some of history's great leaders. It's a philosophy designed to make us more resilient, happier, more virtuous, and wiser—and as a result, better people, better parents, and better professionals. <https://dailystoic.com/>
 - **Fellowship of Christian Athletes.** Resources to help you grow as a Christian competitor. <https://www.fca.org/resources/personal-growth>
- **Cru Reboot.** Cru Military offers a Reboot course for couples at St. Luke Church in uptown Columbus routinely. This twelve-week course is a fantastic resource for couples seeking to reconnect and reinvigorate their marriages after the stress of service. <https://crumilitary.org/reboot/>.
- **Helping the Home Front.** HTHF partners with local churches. The church discovers the need, and fills the important role of hands-on ministry that the family requires. HTHF comes alongside and meets the financial need for these families. Examples of assistance includes:
 - PTSD care
 - Emergency travel expenses
 - Assistance with medical bills and equipment
 - Mortgages
 - Utilities
 - Home repairs
 - Heating and air conditioning units
 - Appliances
 - Furniture
 - Vehicle repairs
 - Back-to-school items
 - Moving expenses
 - Assistance with adoption fees<https://www.helpingthehomefront.org/>

Emotional Dimension

While military service often fosters resilience in individuals and families, some service members may experience mental health or substance use challenges. Thirty percent of active duty and reserve military personnel deployed in Iraq and Afghanistan have a mental health condition requiring treatment – approximately 730,000 men and women. Many of these veterans experience post-traumatic stress disorder and major depression. Less than 50 percent of returning veterans in need receive any mental health treatment.

- **Bubbles for Vets.** BFV provides comprehensive support for veterans and their families, covering roundtrip airfare, hotel accommodations, and meals for scuba diving activities in the Tampa area. Additionally, scuba diving gear will be lent to families by Bubbles for Vets, guaranteeing that all participants have access to essential equipment for a fulfilling experience. We provide specialized personal equipment to ensure all divers, including those with physical disabilities, can participate fully in our initiatives. Our commitment extends beyond logistics; we invite veterans aboard and offer free counseling services for 12 months after the scuba diving experience to support families in reconnecting. <https://bubblesforvets.org/>
- **GallantFew Coaching.** GallantFew has access to a wealth of resources should you or a Ranger buddy need to reach out to a confidential professional. Should you desire to become trained to speak with veterans or know a buddy that would feel comfortable speaking with a Ranger veteran consider VetSTAR. <https://gallantfew.org>
- **Mental Health First Aid.** MHFA offers a training program to assist those seeking to work with veterans. <https://www.mentalhealthfirstaid.org/veterans-military/>
- **Spartan Pledge.** We encourage 100% of the Rangers we serve to take the Spartan Pledge. The Spartan Pledge is a call to action to be a battle buddy to others in their time of need. <https://gallantfew.org/spartan-pledge/>
- **Overwatch Project.** The #1 method of veteran suicide attempts ending in death is via gunshot. Scientific studies have shown that separating active duty and veterans from their firearms is a lifesaving prevention measure. Learn what to do more when called upon. <https://overwatchproject.org/>
- **Centerstone.** Centerstone's Military Services provides a network of providers, peer support services and strong partnerships with the Cohen Veterans Network and Wounded Warrior Project to support active-duty service members, Reserves, National Guard, veterans and their families nationwide. <https://centerstone.org/military-services/our-services-mil/>
- **SOF Missions.** SOFM's Be Resilient Program includes a one-week clinic option in the Tampa area that addresses PTSD, mild traumatic brain injury, chronic/acute pain, sleep issues, isolation, stress, and moral injury. Individual and group therapy is included along with camaraderie and topic specific education to meet the warrior's needs. The program includes follow up for one year. <https://sofmissions.org/>

- **Project Refit.** Connection to other veterans can assist in successful reintegration into the civilian world. The Blue Skies app from Project refit is a great way to stay connected in a secure environment. Use the password “smokepit” to sign in to the app. <https://www.projectrefit.us/>
- **Talon’s Reach.** Talons Reach Foundation’s Eagle Regeneration Program is a 5-day systematic approach to healing using holistic methods to promote change in thought process and self-care. The participants are active duty and veteran Special Operations members who have suffered mental, moral, and physical injuries sustained in training and combat while serving in the U.S. military. We call our participants “Eagles”. Each morning begins with a breathe, move, meditate practice to promote activation of the parasympathetic nervous system. Throughout the week the Eagles are educated on Operator Syndrome, the autonomic nervous system, how to change thought patterns, and their inner pharmacy which is what we can do as individuals to help ourselves in our healing journey. During the program, this education is accompanied by recreational therapy, and outdoor activities to distract the mind to promote healing. Each evening is concluded by introducing different practices to deregulate the sympathetic nervous before sleep. <https://www.talonsreachfoundation.org/programs>
- **Valor Veterans.** Valor Veterans provides a path for combat warriors to find peace through Reconnection Decompression Events and Programs specifically designed to heal the emotional wounds of war. <https://valorveterans.org/>
- **Veterans Affairs.** VA offers a Veterans Crisis Line staffed by trained professionals. The Crisis Line is available 24 hours a day to help in an immediate crisis. There is also a Chat Service where Veterans can have one-to-one conversations with Crisis Line counselors. **Dial 988 then Press 1.**
 - If you are concerned that someone in your life might be considering suicide, watch for the following key warning signs:
 - Talking about wanting to hurt or kill oneself
 - Trying to get pills, guns, or other means of self-harm
 - Talking or writing about death, dying, or suicide
 - Exhibiting signs of hopelessness
 - Exhibiting rage, uncontrolled anger, or desire to seek revenge
 - Acting in a reckless or risky way
 - Feeling trapped, as if there is no way out
 - Saying or feeling that there's no reason for living

Social Dimension

- **Ranger Breakfasts.** Connect with Rangers in your area by attending a local Ranger breakfast. You can find Ranger breakfasts in your area by emailing the breakfast team at rangersbreakfast@75thrra.org.
- **Army Partner Outreach Program.** To become a POP member, volunteers can register at www.goarmy.com/cp, and share how they feel comfortable supporting the recruiting effort. Once registered, POP members receive monthly Army recruiting updates with

information they can share with their communities, as well as invitations to participate in local recruiting activities and connect with recruiters in their local area.
https://www.goarmy.com/a/cp_thanks.html

- **The Mission Continues.** TMC connects veterans with under-resourced communities. Our programs deploy veteran volunteers to work alongside nonprofit partners and community leaders to improve educational resources, tackle food insecurity, foster neighborhood identity, and more.
<https://www.missioncontinues.org/>



TRANSITION ANNEXES

Retiree Checklist

Resources

2024 U.S. Army Retired Soldier Handbook. Produced by Army Retirement Services, the 2024 U.S. Army Retired Soldier Handbook is available for download as a PDF document from the Army Retirement Services website.

https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Handbook.pdf

Army Echoes. Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It updates the retired Army community about changes to laws, policies, programs, and benefits that affect them. All Retired Soldiers and surviving spouses with active myPay accounts now receive Army Echoes electronically at their email address in myPay.

<https://soldierforlife.army.mil/Documents/echoes/latest.pdf>

Defense Accounting and Financial Services. Monthly DFAS Newsletter.

<https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/>

RETIREMENT & SEPARATION CHECKLIST V23

courtesy of Tyrone Hewitt and Dave Schantz, Sep 2022.

This transition checklist starts at the 4-year mark; however, you should start as soon as possible. Contact your local transition office, find a mentor, and speak to those who have already crossed that bridge. Start completing FREE education utilizing TA, CLEP, and DANTES, use COOL for your certificates, diversify your portfolio by taking on additional duties beyond your normal job requirements, and volunteer if possible in areas that closely align with your post-military career goals.

48 MONTHS

- Transfer at least 1 month of GI Bill eligibility *research requirements to determine if you are eligible and understand the “contract” requirements.
- https://benefits.va.gov/BENEFITS/factsheets/education/Post-911_Transferability.pdf
- <https://milconnect.dmdc.osd.mil/milconnect/>

36 MONTHS

- Connect with your local transition assistance office to learn about available resources.
- Research your service branch Credentialing Opportunities Online (COOL) for certifications and take the time to research <https://www.cool.osd.mil/> to help better navigate your career transition.
- Create LinkedIn Account – Follow groups such as ACT NOW EDUCATION to learn about FREE comprehensive educational resources and opportunities, and VETS2 INDUSTRY to participate in their networking events and many other resources they provide.

24 MONTHS

- Complete initial counseling with a career counselor/transition office.

- Attend Pre-Separation Counseling with your CCC or SFL TAP counselor. Complete form DD 2648.
- Attend TAP (first-time minimum).
- Talk to a financial advisor (spending plan, eliminate debt, emergency funding goal, etc.)
- <https://www.nerdwallet.com/cost-of-living-calculator>
- Verify security clearance expiration date (update if able to).
- Start documenting medical/dental concerns in records (specialist visits, diagnosis, x-rays, MRI's) Review current documentation at <https://www.tricareonline.com/tol2/prelogin/desktopIndex.xhtml>
- Continue using LinkedIn - maximize your professional network.
- Explore personal (and spouse's) career options.
- Perform GI Bill / Post 911 Comparison. Convert is needed. <https://www.va.gov/gi-bill-comparison-tool>
- Take an Education Assessment <https://dantes.kuder.com/landing-page>
- Print JST Summary and Transcript <https://jst.doded.mil/jst/>
- Talk to academic advisors about CLEP exams. <https://clep.collegeboard.org/test-center-search>
- Download your VMET. Verify history for accuracy and how you can leverage transition.
- <https://www.dmdc.osd.mil/appj/dwp/index.jsp>
- Start informational interviews, find mentors, and research post-military employment.
- <https://www.mynextmove.org/>
- Register for an E-Benefits account www.ebenefits.va.gov/ebenefits/homepage

18 MONTHS

- Research cost of living, state taxes, etc. at your final PCS location & research state VA benefits.
- <http://www.bestplaces.net/cost-of-living>
<https://www.bankrate.com/calculators/savings/moving-cost-of-livingcalculator.aspx>
<https://money.cnn.com/calculator/pf/cost-of-living/index.html>
<https://www.payscale.com/cost-of-living-calculator>
<https://www.expatistan.com/cost-of-living>
<https://www.bankrate.com/real-estate/cost-of-living-calculator/>
- Attend job fairs and networking events - start connecting with potential employers, recruiters, hiring managers, and additional representatives in the company(ies)
- Research Skillbridge opportunities. <https://skillbridge.osd.mil/>
- Research MILGEARS <https://milgears.osd.mil/>
- This tool can help you capture your military and civilian experience, training, and education that you obtained throughout your career and get customized career and credentialing recommendations based on your unique qualifications.
- Start reviewing (and obtain) life insurance (research at least 5 companies).

12 MONTHS

- Continue to attend job fairs and networking events to connect with potential employers.
- Attend resume writing classes – Translate your military skills into a civilian career.
- Learn what to wear to an interview (attend interview prep classes)

- Attend additional SBP, TRICARE, Retirement, Skillbridge, Financial Classes / Briefs (in addition to TAPs) if a class is available *contact your local transition office to see what additional courses are available.
- Register for Airborne Hazards and Open Burn Pit Registry (AHOBPR)
- VA Airborne Hazards and Open Burn Pit Registry - Public Health
- Continue to document medical and dental concerns in records. * A great way to determine ailments is to ask your spouse, friends, etc. what we always complain about. Sometimes these ailments become the norm and we don't realize it.
- Start reviewing the 38 CFR, Disability Benefits Questionnaires (DBQ's), and Compensation & Pension Exams to gain a full understanding of how the VA Disability process works.
- <https://www.benefits.va.gov/warms/bookc.asp>
- https://www.benefits.va.gov/compensation/dbq_publicdbqs.asp
- <https://www.va.gov/disability/va-claim-exam/>
- Apply for Skillbridge / Internship / College programs.
- Request Terminal Leave, house hunting leave, and job hunting leave. Joint Travel Regulations (JTR) and Branch policies cover eligibility.
- Start researching VSO's and determine who you will use for claim assistance.
- Research American Corporate Partners. ACP is the only nonprofit organization engaged in national corporate career counseling for our returning veterans and active-duty military spouses. <https://www.acp-usa.org/>

9 MONTHS

- Complete CAPSTONE with your CCC, FFSC rep, SFL-TAP counselor, or transition counselor *12 months completion puts you in the clear when applying for skillbridge*
- Request copies of medical and dental records (some cases can take up to 3 months). Make copies (and SCAN / SAVE electronically) – this would be the first time. Also recommend that you request your records one last time before separating, to ensure all updated visits and information is accounted for.
- Obtain VSO and make an appointment to apply for Veteran Disability Benefits *some VSO's are 30+ days out from being able to make an appointment, this will help with putting you are the 180 mark for Benefits Delivery at Discharge (BDD)
- <https://benefits.va.gov/BENEFITS/factsheets/general/BDDFactSheet.pdf>
- <https://benefits.va.gov/vso/varo.asp>
- Coordinate with TRICARE and local MTF to determine requirements if participating in a skillbridge that is not at your local station.
- Create (master) resume and have 5 civilians (preferably in job field) review.
- Make a list of professional and personal references.

6 MONTHS

- Continue to attend job fairs and networking events to connect with potential employers
- Review health, dental, vision insurance needs and eligibility (TRICARE, FEDVIP, TAMP, VA, etc).
- Obtain life insurance if you have not already. (Shop around for the best policy based on needs).
- Start reviewing DD 214 (correct name, SSN, dates, awards, schools, RE code, etc.). DoD Instruction 13306.1 (AND) branch instructions cover preparation and distribution. **

Some commands may not allow this, but unfortunately several people have gone on 120, 150, 180-day Skillbridges and did not see a rough draft of their DD 214. Some had mistakes when finally receiving one, and many others did not receive one until AFTER they separated (and had to remind their command). The DD214 is yours – own it.

- Speak to Family Readiness and/or Relief Society (if needed) for assistance for obtaining Housing, Food, and Transportation assistance (possible Warm Handover).
- Arrange for HouseHold Goods to be transported. Contact base relo rep for assistance.
- www.move.mil. Seperateess have 6 months, Retirees have 3 years (Extensions can be made, but only select cases in accordance with JTR).
- <https://www.defensetravel.dod.mil/site/travelreg.cfm>
- Use free legal assistance to update documents (Will, POA, etc).
- Get with a financial advisor to determine what opportunities you have with your TSP.
- Start SkillBridge.

3 MONTHS

- Get the final copy of DD 214 – make multiple paper copies and SCAN /download a copy!!!
- Obtain Certificate of Eligibility (COE) from VA.
- Use terminal leave (house hunting and job hunting if eligible).
- Apply for jobs with tailored resumes and start interviewing.
- Retirees: Review/update Page 2 information.
- Retirees: Review/update SGLI information.

60 - 30 DAYS

- Contact your VSO or VA if C&P exams have not been scheduled and/or completed.
- Start a new Career.
- Contact TRICARE and enroll in TAMP or RETIREE TRICARE *you have 90 post-retirement to enroll, BUT, if you do not enroll in a program during that time, you will show as Direct Care in the system for those 90 days, and lose eligibility afterwards.
- Enroll in FEDVIP or another Dental and Vision Insurance policy. Unlike medical, those two will not go past your last day in service, you need to enroll 31 days before retirement to activate in time. * You have 60 days AFTER retirement to enroll, if you do not, you have to wait until the NEXT Open Season.
- <https://www.benefeds.com/>
- Create MyHealthy Vet account - <https://www.myhealth.va.gov/mhv-portal-web/home>
- Create DFAS account with password - <https://www.dfas.mil/> Retirees will need this to go into their Retirement Account Statement (Gov't CAC will allow access). * Print the last 12 months of LES's.
- Make an appointment with DEERS to obtain Retiree (and dependent) ID Cards.
- Order the last copy of medical and dental records. (You may have been seen for additional concerns AFTER you filed your claim, so you want an up-to-date record. One, for yourself, and two when you file additional new/updated claims).
- Coordinate with the Administration Department to ensure all paperwork was completed and submitted to DFAS, so an audit is completed final pay & retirement pay come in on time. *this can cause a delay in final pay and retirement pay if not submitted late*
- Ensure that your Direct Deposit information is current in Ebenefits / VA.gov. *If this is incorrect, this can cause payments from VA to go to the incorrect account, house, etc.

- Ensure Dependents are accurate in Ebenefits / VA.gov

POST TRANSITION

- Ensure TRICARE enrollment was completed and transferred in Deers.
- <https://milconnect.dmdc.osd.mil/milconnect/>
- Ensure that Dental and Vision Insurance have started.
- Obtain and review VA Decision Letter (contact VSO if any concerns).
- Enroll in VA Health Care (Make an appointment with VA PCM).
- <https://www.va.gov/health-care/how-to-apply/>
- Review Retirement Account Statement on DFAS for accuracy (taxes, SBP, healthcare allotment).
- Determine if you are eligible for Combat-Related Special Compensation (CRSC) and apply.
- <https://www.dfas.mil/retiredmilitary/disability/crsc/>

Careers and Training

(*) Indicates DoD SkillBridge and/or USSOCOM Warrior care Program - Care Coalition Transition Fellowship Program

See Three Rangers Foundation of Ranger-friendly and other careers here:

<https://www.threerangersfoundation.org/ranger-friendly-careers>

Join the Mission Ready community on Facebook. Mission Ready: Veteran Jobs and Resources — a community built for veterans, by veterans. Our mission is simple: help you succeed after service. Whether you're looking for job opportunities, career advice, or vital resources to support your next chapter, you're in the right place.

<https://www.facebook.com/groups/9069151116523721>

Agriculture.

Farmer Veteran Coalition. The Farmer Veteran Fellowship Fund is a small grant program that provides direct assistance to veterans who are in their beginning years of farming or ranching. The Fellowship Fund does not give money directly to the veteran, but rather to third-party vendors for items the veteran has identified will make a crucial difference in the launch of their farm business. Awards range from \$1,000 to \$5,000, and nearly \$4 million has been awarded to more than 930 veterans since 2011. <https://farmvetco.org/fvfellowship/>

Business Ownership.

Veteran Business Project. The Veteran Business Project promotes military, veterans, and spouses small business ownership opportunities. We do this by proudly offering our unique “vharmony™” business match-making service, connecting veterans/spouses seeking to acquire established businesses with business owners wanting to divest. Our “vharmony™” service includes a caseworker to facilitate the often challenging road to purchase, as well as a seasoned business mentor after the completed transaction.

<https://veteranbusinessproject.org/about-us/>

Stout Franchise Consultants. Doug Stout began his career in franchising 16 years ago. Mr. Stout chose this path because he was downsized twice in 18 months. He has owned 3 franchises and has done franchise consulting and development work for several franchisors. Over the last 16 years, Mr. Stout has coached and consulted over 1,000 clients and has been recognized as one of the country's top franchise coaches. <https://stoutfranchiseadvisors.com/>

Civil Engineering.

Jacobs Engineering Group Inc. is an American international technical professional services firm. The company provides technical, professional and construction services, as well as scientific and specialty consulting for a broad range of clients globally including companies, organizations, and government agencies. They have a dedicated Military Outreach Initiative Program to help support transitioning service members, acquire talent, and reach out into the community. <https://careers.jacobs.com/veterans/>

Consulting.

McKinsey. The McKinsey Military Fellowship is a DoD SkillBridge program focused on active duty U.S. service members preparing to transition into civilian employment. This 10-week

program, which mirrors their undergraduate and MBA internship programs, begins March 2023. Transitioning service members will experience unrivaled professional development opportunities while helping to create positive, enduring change in the world.

<https://www.mckinsey.com/careers/meet-our-people/veterans-at-mckinsey>

Electrician.

Quanta H.E.R.O.E.S. Hiring, Educating, and Retaining Our Exceptional Service Men and Women—is a comprehensive initiative to expand on our long-standing support for the men and women of the U.S. Armed Forces by giving them the skills they need to join our team. Quanta, in cooperation with the IBEW/NECA Electrical Training ALLIANCE, has established the Joint Veteran Program at the Lazy Q. The 4-month paid training program is designed to give recently exited active duty veterans the skills they need to launch their civilian career with Quanta as an IBEW Apprentice. Two training programs a year in spring and fall. Requires Class C CDL.

<https://quantaservices.com/veteran-program>

Veteran's Electrical Entry Program. VEEP is designed by the electrical training ALLIANCE to fill two needs facing the United States currently. The first is providing transitioning service members and recently separated veterans the ability to reenter the civilian workforce in a high demand field that offers excellent earning potential. This helps VEEP accomplish its second goal, providing high quality electricians to an industry facing a major shortage of skilled labor.

<https://in2veep.com/>

Fire.

Veterans in Fire. Veterans In Fire (VIF) was founded on the belief that there is no greater service than service to others. Fire helps continue that service. Saving lives on both sides, starting with the Veteran. Through individualized mentoring, training, and professional guidance we aim to place Veterans back in fight, on the best fire crews in the country to ensure they continue to have the opportunity to succeed and serve others. <http://www.veteransinfire.com/>

Golf.

*Operation Double Eagle. Operation Double Eagle is a 9-week skills development program in Augusta, GA that connects veterans and transitioning active-duty service members to a network of employers seeking “job-ready” veterans for nationwide career opportunities.

<https://www.thewarrioralliance.org/operation-double-eagle/>

Home Construction.

*Builders FirstSource. BFS values the strength, loyalty, and qualifications each veteran brings to the civilian workforce. These qualities and skills are transferable as positive assets to any organization, which is why we are active in our veteran recruitment. We offer veterans an opportunity to start a career with a company that honors their military service and invests in their future.

<https://www.bldr.com/veterans> and <https://hbi.org/military-programs/>

Idaho.

Mission 43. Mission43 was created so military spouses, or anyone who has served in the military, can succeed in Idaho through the pillars of education, employment, and engagement. Civilians can also join and are invited to be part of the community alongside our military members.

<https://www.mission43.org/>

Medicine.

SOFtoSOM. SOFtoSOM is dedicated to empowering U.S. Special Operations Forces (SOF) veterans in their journey to becoming physicians. Through mentorship, financial support and a strong professional network, we guide and prepare SOF personnel for success in the medical field. Our mission is rooted in a commitment to service, with the aim of making a lasting impact on healthcare and the communities we serve.

<https://www.softosom.org/>

Sales.

Sales Platoon. Sales Platoon provides 160 hours of instructionally designed, live instructor led training during 12 to 52 weeks of practical hands-on apprenticeship - learning to sell. Their 360 Boot Camp includes Business Communications, Customs and Courtesies of Corporations leading to up to 5 certifications, including LinkedIn, HubSpot, Salesforce.com and various sales methodologies.

<https://www.mysalesplatoon.com/>

Small Business Administration.

SBA offers support for veterans as they enter the world of business ownership. Look for funding programs, training, and federal contracting opportunities.

<https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses>

Social Work.

Vet Center Scholarship Program. The Vet Center Scholarship Program assists individuals pursuing accredited graduate degrees in the following programs:

- [Social Worker \(MSW\)](#)
- [Psychologist \(Doctoral Degree\)](#)
- [Licensed Professional Mental Health Counselors \(LPMHC\)](#)
- [Marriage and Family Therapists \(MFT\)](#)

*** School Psychology degrees are not eligible for this scholarship. Follow the above links to confirm accreditation criteria.

VA will provide funding to cover up to two years of graduate studies for individuals pursuing these degrees and will then serve full time for a period of six years at one of VA's 300 Vet Centers across the country, specifically, in underserved areas and in states with a per-capita population of more than 5% Veterans.

https://www.vetcenter.va.gov/Vet_Center_Scholarship_Program.asp

Software.

*Microsoft Software and Systems Academy (MSSA). MSSA provides transitioning service members and veterans, including those with clearance, with critical career skills required for today's growing technology industry. Microsoft Software and Systems Academy provides 16-to-17-week training for high-demand careers in cloud development or cloud administration. Program graduates have an opportunity to interview for a full-time job at Microsoft or one of our hiring partners. <https://military.microsoft.com/programs/microsoft-software-systems-academy/>

Technology.

BreakLine. BreakLine has redesigned education to meet the needs of the 21st-century workforce. Our hands-on approach prepares BreakLiners to take their next step in the tech industry. BreakLine participants find opportunities commensurate with their experience and potential and our partners access a new pipeline of exceptional talent. In the process, we are creating a world-class community of emerging leaders. <https://breakline.org/>

Spouse and Family Resources

Three Rangers Foundation Spouse Resources. TRF maintains a listing of vetted spouse resources from employment to emotional support on its website.

<https://www.threerangersfoundation.org/spouse-resources>

Employment

- **Military Spouse ASCEND.** MilSpouse ASCEND was created to support military spouses in becoming employment-ready through valuable resources, mentoring, and community-based advocacy. Military spouses bring unique talents, skills, and experiences to any organization, and they deserve employment that values them as individuals, appreciates their distinctive skills and abilities, and offers a clear path to success.
<https://theascendcollective.org/milspouse-ascend/>
- **Military Spouse Employment Partnership.** The Department of Defense MSEP connects military spouses with hundreds of partner employers who have committed to recruit, hire, promote and retain military spouses.
<https://msejobs.militaryonesource.mil/msep/>
- **Military Spouse Career Accelerator Pilot.** Military spouses of currently serving members of the U.S. Army, Marine Corps, Navy, Air Force and Space Force, to include active, reserve and National Guard components, are invited to apply to the new Military Spouse Career Accelerator Pilot, a multi-year program that provides spouses with paid 12-week fellowships at employers across various industries and locations.
<https://myseco.militaryonesource.mil/portal/article/military-spouse-career-accelerator-pilot>
- **Transferring Your Professional License**
<https://www.militaryonesource.mil/education-employment/for-spouses/education-training-licensing/transferring-your-professional-license-what-s-involved/>
- **Small Business Administration for Spouses.** Find resources for military spouse entrepreneurs and business owners that provide information about counseling and training, access to capital, and disaster assistance.
<https://www.sba.gov/page/resources-military-spouses>
- **USA jobs application process.** Providing services to spouses that are looking for government work- and those jobs that will transfer with the service member.
<https://www.usajobs.gov/help/faq/application/process/>
<https://www.usajobs.gov/help/working-in-government/unique-hiring-paths/military-spouses/>

Children

- **Battle Buddy Resource Center - Fort Benning.** A Chaplain-referred food and hygiene pantry that provides assistance to all DOD ID card holders in and around the Fort Benning community.
<https://www.facebook.com/fortmoorebbrc/>

- **Believe with Me.** Believe With Me serves families who have lost a loved one that was Killed In Action, Killed In Training, PTSD Suicide, Service Connected Illness and Active Duty Accidents. Believe With Me supports Gold Star Families with Christmas gifts for Gold Star Children (our biggest outreach of the year), financial aid and benevolence, student-led initiatives to serve families of the fallen, and housing projects for parents who have lost a child in the military. Our Gold Star Families can find connection and community at their events all across the country.
believewithme.com
- **Comfort Cares for Military Kids.** Military families experience many unique and challenging situations. The Comfort Crew was created to make sure that military families and their kids have the best resources available to help them through the tough situations of deployment, reintegration, reintegrating with an injury, losing a parent in war, and other unique challenges that the community faces.
<http://www.comfortcrew.org/>
- **Dependent Care Flexible Spending Account.** A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.
<https://www.fsafeds.gov/explore/dcfsa>
- **Gratitude Initiative.** The Gratitude Initiative's mission is to provide educational support and college scholarships to the children of military service members, veterans, disabled veterans, and those killed in defense of our country. The Gratitude Initiative is connected with USASOC Family Programs and is eager to help Ranger families.
<https://gratitudeinitiative.org/>
- **Hero Squad.** The Hero Squad helps Military children and their families learn they are known and loved by God who provides strength for life's battles through inspiring Bible-based activities and teaching.
<https://myherosquad.org/military-families/>
 - Welcome Box. Each family receives a Welcome Box containing a Bible and devotionals specific to each child's age and gender, a Bible activity, as well as a few gifts for the whole family.
 - Quarterly Devotionals & Printed Seasonal Activities. For as long as children meet the 3-17 age requirement, families will receive age and gender-specific weekly devotionals for each child delivered straight to their doorstep each quarter. Families will also receive printed seasonal Bible activities designed to engage families in the Word, build unity, and build fun memories together.
 - Parent Devotional Email. Parents and caregivers are also sent encouraging weekly devotional emails called "Checkpoint."
 - Ongoing Digital Support. Parents will be provided with continuous engagement opportunities through Social Media, blogs, and podcasts to lean into a supportive network that cares and understands that the God of the Bible is the ultimate answer to the challenges each Military family faces. Children's devotionals and seasonal activities will also be available for download.

- **Fort Benning Spouses Club Grants.** The Fort Benning Spouses Club is dedicated to assisting various local organizations (non-profit or for-profit) by offering financial support towards special projects/events which benefit the soldiers, retirees, DoD civilians and their families who reside on the installation and in surrounding Georgia and Alabama counties.

<https://www.fortbenningcsc.org/grants>

- **Military Child Care in Your Neighborhood (MCCYN).** MCCYN is a fee assistance program that keeps affordable child care in reach for eligible families. It's intended for families who cannot access military-operated care due to distance or waitlists. With fee assistance, a portion of your child care cost is paid to reduce the cost of using community-based care. The goal is to make it easier for you to afford quality child care from local community providers when you cannot access military care.

MCCYN is available to Army active duty members, Army Reservists and Army National Guard on active duty*, Army civilians, and Gold Star spouses who:

- Are stationed at an installation that has been pre-identified as fee assistance eligible, or
- Do not live near a DoD installation with a Child and Youth program.

If married, your spouse must be employed, actively seeking employment, or a student enrolled in a minimum number of hours.

Fee assistance is available to:

- Families stationed within the continental United States, Hawaii, and Alaska.
- Children from birth through age 12.

* To be eligible, Reservists and National Guard members must be on Title 10 or Title 32 orders for a minimum of 30 consecutive days.

<https://public.militarychildcare.csd.disa.mil/mcc-central/mcchome/mccyn/army>

- **Patriot Foundation.** The Patriot Foundation provides scholarship funding for families of killed, wounded, injured, or seriously ill soldiers from Fort Bragg, NC, Fort Campbell, KY, and Fort Carson, CO. The Patriot Foundation also arranged a variety of other support from individual donors for specific purposes. <https://patriotfoundation.org>
- **Tutor.com.** Tutor.com for U.S. Military Families, funded by the U.S. Department of Defense Morale, Welfare, and Recreation (MWR) General Library Program and Coast Guard Mutual Assistance, is a program that provides on-demand, online tutoring and homework help at no cost to eligible service members, civilian personnel, and their dependents. Those who fund the program determine eligibility for its use. Eligibility can change, and program availability is dependent upon available budget and is not guaranteed.

<https://military.tutor.com/home>

Counseling

- **Centerstone.** Centerstone's Military Services provides a network of providers, peer support services and strong partnerships with the Cohen Veterans Network and

Wounded Warrior Project to support active-duty service members, Reserves, National Guard, veterans and their families nationwide.

<https://centerstone.org/military-services/our-services-mil/>

- **SOF Network.** 58 of our over 90 licensed providers come directly from the special operation community. The remaining providers all had meaningful work with the special operations community and were vetted and endorsed by members of the special operations community. Nearly 100 licensed providers who serve the special operation community and we continue to grow covering 47 states.

<https://sofnetwork.org>

- **Give an Hour.** GAH offers barrier free access to mental health care for Active duty, National Guard, Reserve and Veterans. <https://giveanhour.org/military/>

Health and Wellness

- **Home Base.** A Red Sox Foundation and Massachusetts General Hospital Program, Home Base is dedicated to healing the invisible wounds for Veterans of all eras, Service Members, Military Families, and Families of the Fallen through world-class clinical care, wellness, education, and research. We strive to foster an inclusive environment, where each person has an experience of feeling valued and respected. All care is provided at no cost to the Veteran or Family Member as thanks from a Grateful Nation.

<https://homebase.org/>

- **Military Special Operations Family Collaborative.** MSOFC takes a three-pronged approach to strengthen SOF community well-being. We research, educate, and connect special operations units, service members, veterans, families, healthcare providers, researchers, military leaders, partnering organizations, and everyone in-between.

<https://msofc.org/>

- **National Military Family Association.** NMFA stands up for, supports, and enhances the quality of life for every military family through bold advocacy, innovative programming, and dynamic and responsive solutions.

- [Operation Purple Camp](#) embraces being “purple” and brings together military kids from all ranks and services, including National Guard and Reserve components, to a unique and memorable summer camp experience.
- Operation Purple [Family Retreats](#) provide military families with the opportunity to reconnect as a family. NMFA brings families to beautiful outdoor locations to provide fun family-oriented activities and the ability to spend quality time together.

- Operation Purple [Healing Adventures](https://www.militaryfamily.org/) program celebrates rediscovering family fun and togetherness with tailored, special retreats designed to support wounded service members and their families. <https://www.militaryfamily.org/>
- **Operation Healing Forces.** OHF is dedicated to America's Special Operations Forces who have served at the tip of the spear in our Nation's battle to defeat violent extremists around the world. Our work focuses on helping to restore the relationships wounded by the call of duty faced by Special Operators and their families. <https://operationhealingforces.org/>
- **Operation One Voice.** O1V is a program designed by police officers, firefighters and community leaders to raise funds to help support the immediate needs of children and families of wounded and fallen Special Operations Forces <https://www.operationonevoice.org/>
- **The Station Foundation.** The Station team is composed of members of the Special Operations Community and amazing professionals fully dedicated to the SOF community. Helping participants navigate the rough terrain of transition and reintegration back to civilian life. Offering experience, strength, and hope to individuals as they identify and translate strengths to new arenas. Whether on a week-long Transition Azimuth Check (TrAC) or during a 10-day bonding experience with SOF loved ones, The Station staff provides families with an excellent starting point to reset and rebuild. Encouraging participants to accomplish critical goals regardless of the setbacks or obstacles. Utilizing a strong peer network, The Station honors commitments to one another and establishes a healthy, positive, inspiring community founded on the success of every team member. <https://thestationfoundation.org/>

Scholarships

- **Fort Benning Spouse's Club.** Scholarships are available to spouses or dependents of active-duty, reserve, national guard or retired military personnel with a valid military identification card residing in the Tri-Community area (Columbus/Fort Benning/Phenix City). Applicants must be currently enrolled or planning to enroll in a full-or part-time accredited degree program. <https://www.fortbenningcsc.org/scholarship>
- **Georgia Military Veterans Hall of Fame.** GMVHOF awards \$4,000 scholarships to Georgia High School JROTC cadets in good standing who have been accepted to a 4-year Georgia college or university and have been formally accepted into the college/university's ROTC program with the 'intent' of commissioning as a military officer upon graduation. This is a competitive scholarship that is awarded directly to the cadet. Deadline is July 2025. <https://gmvhof.org/jrotc/>
- **National Military Family Association.** NMFA scholarship program eligibility is extended to spouses of all 8 Uniformed Services which are: Army, Navy, Marine Corps, Air Force, Space Force, Coast Guard and Commissioned Corps of the USPHS and NOAA To be eligible to apply, BOTH of the following two statements must be true:
 - The applicant is the spouse of a Service member that served post 9/11/2001.

- The spouse You have, or are eligible to hold, a valid military/Uniformed Services ID.
<https://www.militaryfamily.org/programs/spouses-scholarships/military-spouse-scholarship-faqs/>
- **Service to School.** S2S compiles a comprehensive database of active scholarships specifically for the S2S community. As an added bonus, the database doubles as a tracker, allowing you to log scholarship deadlines, make notes about additional materials, track applications, and more!
<https://www.service2school.org/scholarships>
- **Special Operations Fund.** SOF provides educational grants and support to the families of special mission unit warriors killed in action, killed in training, died in the line of duty, or suicide. We also support the families of current and veteran special mission units' warriors with merit scholarships and other educational opportunities.
<https://www.specialoperationsfund.org/programs/>

Veteran Opportunities

Hunting/Outdoor Adventure

- **Hunting with Heroes Wyoming.** Hunting with Heroes Wyoming's mission to give back to our nation's disabled veterans by honoring them with unique hunting, fishing and other outdoor experiences. HWH offers a progressive healing environment where disabled veterans are welcome and supported – a community where they can discover hope again, no matter what battles they continue to fight physically or emotionally. Must be 50% service disabled.
<https://huntingwithheroes.org/>
- **Valor and Honor Outdoors.** VHO is dedicated to providing unique outdoor experiences to active-duty military, veterans, and their families. Operated entirely by volunteers, VHO's passion is fishing and hunting, although we also provide opportunities for other outdoor activities such as camping, kayaking, archery, target-practice, and horseback riding. Whether a wounded warrior needs to regain physical and/or mental well-being, or an active military member is looking for a respite from the pressures of current service, Valor & Honor strives for a low-stress, hands-on outdoor adventure. VHO has several youth-oriented hunting and fishing events that allow both parents and children to join us and share the outdoors together.
<https://valorandhonoroutdoors.com/>



MENTOR TOPICS A TO Z

Cybersecurity

Ref: Brian Goff, Heptagon IT, bgoff@heptagonit.com

WGU has a great program and will get you certified in addition to an excellent education. Having done cyber for several decades, these are my recommendations - in this order:

my biggest ask to everyone would be what I should complete between now and obtaining my bachelor's

- 1) CompTIA Sec+: This is your gateway cert. Degrees are great, but employment, advancement and money in cyber depend on certifications. CompTIA A+ is okay, but does not really help in the cyber world.
- 2) Security Clearance: Be sure to seek employment that will allow you to retain your clearance. Don't be afraid to snag a help desk job or something in the interim to make this happen while you learn.
- 3) Networking: Be sure to leverage LinkedIn to build your "brand" and your network of cyber security professionals. Very few good jobs are landed without first knowing someone on the "inside".
- 4) Cloud Certs: "The Cloud" is the latest buzz-word, so make sure to get a cloud cert of some type. Microsoft Azure is the standard in the DoD. Oracle also offers a free cloud cert at this time.
- 5) CASP, CISM or CISSP: These are your next level certs that will land you in the six-figure range. Recommend having a few years of experience or going to a boot camp before trying for these.
- 6) Chasing Certs: Don't go chasing every cert! Specific jobs require specific certs, so don't feel like you need to have them all. This can cause a great deal of frustration, so avoid this temptation.

Federal Law Enforcement

The following advice is provided by Ranger veteran Clay Othic with permission of Three Rangers Foundation.

- Create a USAJOBS profile **immediately** and have some mentors check out your resume and profile.
 - Certain federal LE positions are announced under different programs with different requirements (outstanding scholar, veteran only, etc). Be ready to apply for those you are qualified for.
 - Some agencies don't announce positions for years. If you have your heart set on a certain agency/position/location it may take a while.
 - Create alerts in USAJOBS for positions you are interested in. Some announcements close within hours of opening!
 - Don't be afraid to contact the offices you are interested in directly. Some positions are "direct hires" which allows the office to pick who they want. (it still has to be through USAJOBS)
!! With the United States Marshals Service, especially, the recruiting process is cumbersome, and at times secretive. Getting in contact with a "LOCAL" recruiter in your area will be the most advantageous means of being placed on a list to be offered a position.
 - With that being said, persistence is key. The USMS recruiting process is overwhelming, like most if not all Federal Agencies, it takes persistence to obtain.
- Consider applying for **FED** LE jobs **now**.
 - The sooner you are in a "covered federal law enforcement position" the better, even if it's not your dream job. Getting your foot in the door is important.
 - The time spent in any federal job will go toward your retirement, but a local LE job won't!
 - Flash to bang – The soonest I've seen a federal job take from date of application to the first day at work is 6 months. The process usually takes close to a year. Apply NOW! Most offices will hold the position for you.
 - Definitely...!!! apply for "ALL" and see where the cards land!
 - Do NOT OVERTHINK your experience!
 - Yes, you were a Squad Leader, Yes you were an X , sounds awesome!
 - you are now dealing with administrative assistants who have ZERO knowledge of acronyms , nor understands those type things.
 - PLAIN speak, I did X, Managed X , Supervised X, think of this as an NCO'er etc, explaining what you have done.
 - NOT only in writing, yet in an interview..... The wherewithal, to explain the nuances of
 - your leadership and explanation , in basic terms of impact, and results therein. Can give examples of terminology.....
 - Many positions will be held for you if you were hired prior to your ETS date.
 - Not certain of the above, yet possibly in border patrol, in which, if persons are attempting to ascertain a position within BORTAC, I'd reference the incumbent and or , personally reach out to my BORTAC liaisons, if the request and individual was vetted.
Don't lock yourself into a certain geographical area for your first federal LE job.

- Get your foot into the door and don't be afraid to take a position that is less than ideal geographically unless it will have a significant impact on your marriage, family, etc.
- Education Advice: Not having a degree will hinder you from getting certain Fed LE jobs but not all....
 - US Border Patrol – I can almost guarantee you the USBP will hire you right now. I can also get you in touch with people that are in the USBP to make this happen. I have a good friend that just retired out of the Warroad, MN USBP station.
 - Bureau of Land Management & US Fish and Wildlife Rangers – This might be an option for MN too.
 - Federal Protective Service (FPS) - I can hook you up with a senior guy from this agency. It's a good job to have while working on your degree.
 - USMS does not require a degree, yet it is preferred , and or local LEO experience.
- What you should do/take advantage of while still in service.
 - ACE accreditation, local college etc, Simple ACE courses will assist you along the way. NOT ALL, but , it can not hurt, only help , as you transition
 - you'd be surprised how they assist you, outside and possibly eliminate nonsense classes as you pursue your degree.
- General Advice:
 - You can retire from the federal government if you complete 25 years of federal time before 50 years old or 20 years of federal time after 50 years old.
 - Federal time begins when you're hired ! It does , yet other considerations....
 - your military time can be bought back and added onto your total time.
 - Example: Joe enlisted in the army at 17, joined on his 18th birthday. Served 8+ years in the US army, LES'd and within a year was hired by a Federal Law Enforcement Agency.
 - Joe's time is considered for leave (leave-pay), but he still needs to "BUY" back that time for retirement.
 - YEAH.... sounds like wow, but NO, this is simply your basic pay..!... NO special pay, NO HALO pay, NO danger pay, NOPE, not even beq or vha,!!! just your basic pay!
 - yup, cents really. and for every year, you receive 1% added onto your FED retirement.
 - do the math, and you will see the benefits.
 - I can give examples here to solidify the unbelievable benefits afforded , like NO other private sector position , and this applies to all Federal LEO positions as of 1811.!!
 - It's preferred to start federal from jump street. If you want a covered federal law enforcement position immediately I can guarantee you that the Border Patrol will hire you now. You could then adjust fire from there.
 - My Ranger network is the greatest thing I took away from my time in the Army. Feel free to call or email at any time.

Ref: Mentor Keanu Korver - US Secret Service, korverkeanu@gmail.com.

Federal Law Enforcement Benefits from Ranger

Here are some bullets about what people don't realize by going Federal LE:

- **FEDERAL PENSION:** Buy Back Program, still have to do 20 years but each year in the military is 1% or "1" year on the back end of your 20 years. So essentially it's like being in the federal government since 18 or when you joined the Army which is a cheat code since a regular Special Agent cannot join until they are post college with life experience (25-28).
- **ROTH TSP:** You continue to add to your Roth TSP for as long as you stay in the federal government. Right now it is \$23,000 a year! Combined with your military ROTH TSP (if you were smart and invested).
- **ANNUAL LEAVE:** Leave is based off time in the government, military years included. After 8 years you make 6hrs per 2 weeks of work. After 15 years you make 8hrs per pay period. So if you come in with 12 years, in 3 years on the job you're already making max leave days per paycheck. Also, some federal agencies have extra days off allocated for VA appts if you are over a certain VA disability. That's a TON of leave which you might lose due to not being able to use it all.
- **GI BILL:** You can use your GI Bill for the Federal Academy. I made \$18,000 after my training was done.
- **Army's Last Move:** The Army owes you one last move equivalent to your home of record. I did a DIY move from Columbus GA to Atlanta GA (2hrs) and made \$8,000.
- **NATIONAL GUARD:** If you choose to go SF Guard Program, your grade/pay in the federal government still increases when you are on "military orders". If you're gone for 3 years, your pay when you come back is equivalent to you being there the last 3 years and will be at a higher pay grade when you are back.

Job Interviews

Preparing for Job Interviews Using the STAR Method

The STAR method is a technique used to answer behavioral questions in an interview. It is also a technique used to describe accomplishments on your resume. This methodology is extremely helpful as it creates a framework for you to discuss your “wins” – your accomplishments – and the small details that make you “the best candidate” to win the job.

Interviewers will often use situational questions, known as “behavioral questions,” in their interviews. These are often open-ended questions used to prompt job candidates for providing “real world” examples of how you’ve handled situations in your past experiences. You want to prepare for these types of questions in advance. You do not want to ‘struggle’ for examples during a face-to-face interview.

Most Interviewers Use the Behavioral / Situational Approach. The situational approach is an interview technique that interviewers will use that requires the candidate to give a real-world answer. The interviewer may give you a broad hypothetical scenario – and ask you if you’ve had any experience in this type of scenario. Even though it’s a hypothetical question – they are looking for a real example from your past! This is why we want to prepare for this type of interview in advance. You’ll want to be ready to describe a real event – a meaningful accomplishment – from your past. This is how you will differentiate your experience from the other competitors for the job. The interviewer wants to know if you can succeed “in their world.”

Paradigm Shift

Preparing your resume, preparing for interviews, and conducting all of the career management activities in your future will take months. There is a reason that you don’t go to Ranger School right after Airborne School – you’re not ready to perform Ranger activities under stress. To be successful there, you worked on your fitness beyond the normal (road marching, anyone?), prepared your skills to execute under stress (anyone can land nav in the daytime...), and rehearsed your Warning Order/Op Order deliveries over and over (that’s why time at Battalion is necessary before you attend). Be ready to put in the same amount of prep time for your next career!

Preparing for An Interview: Part 1 - Creating Your Accomplishment Outline

Before you ever get an interview invitation, it is recommended that you begin working through potential answers that you will be asked during an interview. As most interviews will focus on your experiences, it is a best practice to outline your experiences ahead of time. You are essentially doing research on yourself!

In the months before you ever apply for a job, prepare an outline of potential interview questions. You will find many sample interview questions online. Use these questions to create your initial “high-level outline” of your answers. These answers will consist of your career’s accomplishments. These are called your “differentiators.” Specifically, what are the answers that would differentiate you from another job seeker. This process can take weeks or months – start now!

Job interviews are competitive. Differentiators are important. Preparing early will help you create interview answers which can “set you apart” from your competitors. Without preparation, you’ll end up sounding like a job description. If you prepare early, prepare with the requisite thought level, your interview will be filled with great answers that you’ve already thought of, developed, and rehearsed. Your answers will be your wins and your results – not your job description. You must give the interviewer the “why” behind the reasons they should hire you. It’s OK to be an “Infantryman.” But, during your time as an infantryman, did you do anything “above and beyond” like winning an award? A medal? Lead a project? Or help accomplish a team goal?

Preparing for an Interview: Part 2 - Creating Your Industry-Specific STAR Outline

Once your Accomplishment Outline has been completed. You’ll want to change your thinking from “what is the best answer” to “how can I tell this as a great story!”

Remember, an interview is the one time in your life when you can brag about yourself, and no one will think you’re odd. Be ready to communicate every success – every differentiator on your resume – using the STAR Format.

The acronym STAR stands for — situation, task, action, result. As we work through the preparation and practice process, the STAR method is an important technique to understand, practice, and utilize. When you are asked a behavioral question, the best type of response is formatted using the STAR Format. This format allows you to describe your answer in context, in a manner the interviewer will understand, and you’ll be able to highlight the complexity AND importance of your experience.

The Star Format is Situation, Task, Action, and Result (or win).

1. Situation: Describe your actions in the greater context of your job. As you’re telling a story, people want to know the broader picture first.
2. Task: Continue your story by detailing the problem you were facing or the problem you needed to solve.
3. Action: This is where your “story comes together” by giving specific examples of the steps you took to solve the problem – or complete the task. This is why early preparation is important. If you are able to articulate the complexity of your answer – you will stand out as a candidate.
4. Results: This is the final part of the story. You want to tell your resume reader’s the “ending to your story.”
 - a. Tell the reader what your actions actually fixed.
 - b. Tell them about your success!
 - c. Remember, as it’s OK to brag during an interview, explain how your results helped the team or helped the company.
 - d. You can also relay any important “lessons learned” or knowledge and skills you “took away” from the success.

Now that you understand the STAR Format, you are ready to begin the next development step. Using your accomplishment outline as a baseline, begin the process of scripting your answers using the STAR Format.

Part 2 of your interview preparation consists of building upon your accomplishment outline and creating a more powerful STAR Outline. This is a more advanced method. This will take several weeks and months to accomplish.

Thinking in a different way, you are now taking your initial accomplishment outline and creating a new outline in STAR Format. These written answers will become the verbal script of your responses – but now the answers will be in an engaging, interesting, and understandable “storytelling” language. In this step, you are telling your story. Why does it take months? If you are executing this process correctly, you are writing your script on paper. This will become the script that you rehearse from!

From a timing perspective, you’ll want to have your 1) Accomplishment Outline, and your 2) STAR Outline completed BEFORE you ever apply for a job.

Preparing for An Interview: Part 3 - Creating Your Job-Interview-Specific STAR Outline

Once you have received an invitation to an interview, you should create a “job specific” STAR Outline. This takes the preparation protocol “to the next level” as you anticipate job specific questions AND company-specific questions.

Using the company’s job posting as a reference, create a list of job specific questions. The job posting usually tells the candidates the skills they require – and the experience levels they’re looking for. Using the STAR Format to create your answers in the most thorough manner, you’ll be able to communicate your experiences in a context THEY will understand.

At this juncture, you’ve already created a resume full of accomplishments. You’ve also created an initial list of interview responses, a more in-depth STAR list of interview responses, and a job-specific STAR list of interview responses. You will use these STAR outlines as the script that you rehearse your interview from!

Preparations Must Turn into Practice

Once you have thoroughly prepared your responses (if done correctly, you’ve been continuously improving your responses for months), it is critical that you create a concrete practice routine. An interview is a story-telling session – you must be able to tell your story.

Telling your story is a verbal exercise – so you must prepare verbally. I recommend that you begin working through the answers in the crawl, walk, to run method.

1. Practice answering the question, in your mind.
2. Practice answering the question, out loud.
3. Practice answering the question, on video. Video your practice answers - then critique yourself.

99% of all interviews are verbal. If you’re not practicing verbally – you’re not practicing. How good a marksman would you be if you were never allowed to be “hands on” with the weapon?

**** Extra Prep Recommendation**** - After performing all of the practice routine steps – and you believe you are ready – there is one more practice step for those who have great friends. This step requires “great” friends, and not OK friends, or good friends, or significant others or spouses. If you believe yourself ready, do mock interviews with a friend who will be brutally honest enough to tell you the truth. A “good” friend will tell you what you want to hear. Only a great friend will tell you the truth.

Conclusion

As you prepare for your interviews, the greatest paradigm shift you can make is to understand that your preparation will take months. Everyone is balancing their careers, their family, and their futures, so it's important to recognize you're already working at maximum capacity. And now, with resume development, interview prep, and career management activities thrown onto your plate, it's more important than ever to manage your time – by allowing for time. It's important to work through the phases. Each phase will build upon the last. If you can work through all of the phases, you'll be ready to be 'face to face' in a competitive interview and “prove” why that team needs to hire you.

These phases help you tell YOUR story:

1. Create an Outline of potential interview questions. Then, working at your own pace, you can apply in-depth thoughtfulness to your responses. Once you have the questions outlined, create your written responses using “Accomplishment-Based” answers.
2. Once your Accomplishment Outline is complete, you can create an industry-specific outline using the STAR Format.
3. As an advanced step, once you get an interview invitation, create an interview-specific outline using the STAR Format.
4. Prior to your interview, begin practicing. Practice your answers:
 - a. In your mind.
 - b. Out loud.
 - c. On video.

Lastly, accept that it is a highly competitive job market and you may not get the job. Take the rejection and use it as motivation to make the next iteration of improvements. Each iteration of failure is only practice for your next success. Continuously build your resume, update your outlines, sharpen your STAR responses, and improve the verbal delivery of your answers. Every one of you knows how to train and execute at the highest level. Take that discipline and apply it to your career management strategies, job search plans, and interview performance phases.

OSINT

OSINT pathways, ranging from foundational OSINT principles to advanced topics such as specialized collection and preservation techniques, data analytics, in-depth subject-specific research, and the management of OSINT practitioners. Learners conclude their training with the industry recognized Open-Source Certification (OSC)i.

Four OSINT Pathways Explained. Unlike common training exercises found in the market today, OSINT Academy focuses on a “trade craft first” approach, teaching fundamental skills that are adaptable no matter the software or circumstances. Being agnostic allows for smarter, critical thinkers who can support their office or agency, regardless of the challenge. To achieve this, we offer multiple approaches from planning to dissemination, through our pathways of training.

1. OSINT Analyst – This research-focused intelligence pathway is designed to teach and develop skills in analysis and critical thinking to extract insights from open-source information. OSINT Analysts may specialize in investigative techniques, digital intelligence, due diligence, or national security to support corporate, government, and law enforcement operations. <https://niccs.cisa.gov/workforce-development/nice-framework>

2. OSINT Engineer – This technical pathway develops expertise in data collection and processing. The OSINT Engineer is responsible for designing and implementing automated OSINT workflows. Through this pathway, OSINT engineers learn how to utilize scripting, coding, and data visualization to streamline intelligence gathering and enhance investigative efficiency in cybersecurity, threat analysis, and intelligence operations.

3. OSINT Media Analyst – This specialized pathway in multimedia intelligence teaches learners how to analyze digital media formats—including images, videos, and audio—to detect manipulation, track sources, and assess influence campaigns. This pathway teaches skills critical for countering disinformation, identifying deepfakes, and conducting digital forensic investigations.

4. OSINT Collections Manager – This strategic leadership pathway focuses on optimizing intelligence gathering by teaching how to manage resources, ensure regulatory compliance, and align collection efforts with operational objectives. Collection Managers oversee risk mitigation, project coordination, and team leadership to support investigative and intelligence missions.

OSINT Strategy Comparisons: DIA vs DOD vs INR

The following is a comparison of the similarities and differences across the DIA, DOD and INR strategies:

Similarities:

1. Strategic Alignment: All three strategies emphasize OSINT’s growing importance, advocating for its integration into intelligence operations and highlighting its value in informing policymakers.

2. Governance and Policy: The documents stress the need for governance frameworks to ensure proper use, legal compliance, and ethical management of OSINT.
3. Training and Workforce Development: They all focus on enhancing training programs and upskilling personnel in OSINT methods, ensuring the workforce is prepared for the evolving landscape.
4. Collaboration: Deepening collaboration with allies, industry, and other government agencies is a common theme. All strategies acknowledge that partnerships are essential to stay current with advancements and expand capabilities.
5. Technology and Tools: There's a shared recognition of leveraging advanced technology like AI, machine learning, and commercial tools to enhance OSINT capabilities, manage large datasets, and speed up analysis.

Differences:

1. Target Audience:
 - o DNI OSINT Strategy: Focuses on the entire U.S. Intelligence Community (IC), emphasizing broader intelligence operations and a long-term strategic view.
 - o DIA OSINT Strategy: Tailored toward military and defense intelligence, with an emphasis on supporting the needs of warfighters and defense policymakers.
 - o INR OSINT Strategy: Focuses on diplomacy and supporting U.S. diplomats, with a strong emphasis on intelligence-driven diplomacy and unclassified intelligence dissemination to State Department officials.
2. Specific Initiatives:
 - o DIA goes deeper into challenges such as the rapid growth of the digital landscape and specific defense-oriented approaches.
 - o INR emphasizes diplomatic intelligence, focusing on creating unclassified products and sharing insights with partners globally, including non-traditional entities such as academia and NGOs.
3. Governance and Policy Details:
 - o The INR strategy is focused more specifically on unclassified OSINT products and maintaining compliance with international diplomatic norms.
 - o DIA and DNI strategies focus more on national security-related legal frameworks and executive orders like EO 12333.
4. Innovation and Technology Focus:
 - o DIA and DNI strategies mention broader applications of advanced technologies.
 - o INR highlights the need to acquire OSINT data feeds for diplomacy, focusing on rapid access to unclassified data to inform diplomatic decisions quickly.

Each strategy is adapted to the specific mission of the agency it represents, with the DNI providing a broad, national IC framework, the DIA focusing on defense, and INR centering on diplomacy.

MBA Interview Preparation

A Perspective on MBA Admissions Interview:

Essentially, your interviewer wants to frame you in the criteria that the graduate program judges you on. Don't be overt and awkward about it but try to keep in the back of your mind what attributes you've sold and what you need to still sell in the interview as it relates to the criteria it is looking for.

You also want to highlight the characteristics about yourself that you sold in the essays, resume and that your recommenders highlighted. You want admissions to be able to easily triangulate who you are. Don't reuse stories from those components of the application, but you should still be selling the leadership, global perspective, maturity, decision making, etc. The interviewer is also judging you on "presence." Try to be comfortable talking on zoom or in person. Look at the camera, speak clearly, and wear a full suit w/ shoe just so you're in the zone.

As for questions, you'll definitely get some flavor of "tell me about yourself/walk me through your resume." I approach this with a quick 30s background on myself, then education with a quick why to previous industry and major, then each job in chronological order with "what I did, what I learned, something cool I did" and I let each position build on the last. Keep this under 5 minutes, tops. Be prepared to be interrupted, if you are, answer the question and then get back to it.

You may receive a follow-on question about why you are leaving the military. You can say something to the effect of you are at an inflection point in your career, done a lot of unique things and want to transition at an appropriate time to where you can build a new successful career.

You'll get a why MBA, why Tuck (Insert school or program), why now. The why MBA and why now don't need to be exotic but need to be clear and make sense. The school should fit into that story but also you need to really sell why- specific things that set the program apart. Show an understanding of the student body, the location, the size, the immersive ness, the core curriculum, the clubs etc.

You'll get flavors of what's your leadership style, how do you handle bad teammates, times you failed, your proudest accomplishment, what's your passion, your strengths, weaknesses, etc. Just be genuine with these; there's really no right answer.

Your interviewer will leave 5-10 minutes for you to ask questions. You should ask them things like why school, their favorite thing about their school, favorite class, how the community has helped them grow, etc. another good one is "where did you do your internship." This one is a bit a risky, in the event they didn't like their summer/get a return offer they could get salty, if that happens quickly pivot, but most likely they had a good experience and then they'll talk a lot about themselves, people like talking about themselves, they leave the interview feeling good, they feel good about you.

Final advice, for all the behavioral-type questions, use different stories, positions, examples. Use the STAR, lesson learned Method to answer questions. My first interview I only talked about being in a previous role. Although it was super important to me, the interviewer probably thought I was a one trick pony.

With all that said, if you're the type who likes to do things at the moment, I'd prepare less and just let it flow. You can talk about your experience in the military or private endeavors you have done. I had to reach back a couple of years to craft a relevant story, so don't be afraid to talk about something that was in the beginning of your career.

On the other hand, if you're the type that likes to be very prepared/organized, then take some time rehearsing those answers in your head. I went with this approach.

National Guard and Reserves Considerations

1. Why you joined –

1. Still enjoyed the Army but had a change in priorities. Children were starting school and we wanted them to have a more stable environment than could be provided with constant PCSing.
2. Duty to the Nation in a domestic capacity.
3. Wanted to continue service, take what I learned in the 75th and spread it to other parts of the Army; financial and career benefits
4. I was not ready to give up being around others who wanted to be part of something larger than ourselves. I realized how productive the military experience had been so far for me and though active duty had lost its luster I think I would have reenlisted versus going cold turkey and not be in the military in any way if the Guard or Reserve was not available. Once I found that there were airborne units in the Guard I was sold.
5. Since leaving Active Duty in 2019, I've been in the Reserves, IRR, and National Guard. In short, the Reserve Component offers a great deal of flexibility and benefits to anyone who feels like they aren't "done" with the Army yet, but the time commitment is definitely more than one weekend a month. If anyone is even remotely entertaining the idea of joining, I'd absolutely recommend it.
6. I joined the Reserves right after leaving Active Duty to help provide stability in my transition. After moving to a new city and starting a new job (not to mention a whole new lifestyle), I found that wearing familiar clothing, doing familiar work, and operating in familiar environments once a month helped keep me tethered to myself. The Reserves also helped me grow my personal and professional network, which was a huge boost in building my new community. I still find that true today, three years out from my transition. I now serve in the Guard, but the connections I feel to my "past life," the enormous benefit to my local network, and satisfaction I feel from leading Soldiers again are the same

2. What are some of the benefits:

- a. Education benefits-
 1. I did not use it but in Georgia we have the Georgia Military Scholarship (GMS). Georgia Guardsmen can qualify for a full ride scholarship (tuition, books, housing). In addition to their weekend Drill Pay they also get a stipend once they contract for Commissioning. Unfortunately we have several scholarships that go unused every year.
 2. Won't get you post 9/11 GI Bill but will get Tuition Assistance and job relevant training, if you are in a field like cyber
 3. Transferred my GI Bill to my wife for her masters
- b. Tricare Reserve Select/Dental/SGLI – <https://tricare.mil/TRS>..Tricare Reserve Select/Dental/SGLI was a significant factor for me and many other SMs joining the Reserves/Guard. Civilian healthcare is significantly more expensive, especially when needing to meet a set deductible. Even when you meet the deductible most insurances still pay around 80%, not including your copays. *Do your research*
- c. Maintaining your security clearance
 1. Security clearance upgrade in new MOS.
 2. Top benefit, if you are in MI, or CY, you can get TS/SCI w/poly
 3. If you lose it, you can always get it back but it may take a little time.

4. Maintaining your security clearance - this is useful for job searching.
- d. The USAR/NG offer all the same benefits of Active Duty (TriCare, education, home loans, etc.), just in a different format. I'm not too well-versed, but both the USAR and NG have benefits counselors who are just a quick google search away. Of note, the National Guard (depending on the state) offers a boatload of unique education benefits that—in my opinion—surpass those of the USAR & Active Army. In New York for example, Guardsmen qualify for 100% Tuition Assistance at any public university in the state. NY-based Afghanistan Veterans also qualify for the [Veterans Tuition Award](#), which is a grant that covers up to 98% of an undergraduate, graduate, or vocational training program. All of that is in addition to your GI Bill—if you use these Guard benefits for your education, you can save your GI Bill to give to a qualifying family member.
- e. There are a ton of other benefits that come with USAR/NG service: monthly paychecks, maintenance of your TS/SCI, retirement, paths to law/medical schools, etc. My advice is that, if you are a Ranger interested in the USAR or Guard, give them a call and ask what they can offer you. They are going to want you in their formation, so they'll work hard to make sure you have a clear picture of what you stand to gain.
- f. A safety net
 1. Can always find an active duty tour for 6m or 1y to cover a gap
 2. A safety net - this is an important aspect because there are ways to increase Guard and Reserve time for money if and when civilian opportunities are not available or between semesters and the likes.
- g. Retirement benefits.-
 1. [Joined as a CPT and retired as a LTC. You can't draw your retirement until age 60. Every day of Active Duty is a point towards retirement. Most traditional Guardsmen retire at somewhere around 2000 points. Because of my active duty time and Guard time I had almost 7000. So I maxed out at the highest scale. I retired in 2008, but did not resign my Commission so I still receive the bi-annual pay raises up until I begin drawing retirement pay.](#)
 2. These aren't super great but good if you have already sunk time in to active duty; can't collect until 60
 3. The retirement benefits would be nice...part of me wishes I never got out
 4. This is a valuable benefit because earning a retirement is valuable financially.
- h. Certifications
 1. MOS specific but could be a small benefit
- i. Networking, opportunities.
 1. Active Guard Reserve or Government Service Grade as Military Technician in homestate with drill obligation.
 2. Big opportunity here depending on who you are meeting in the Reserve job
 3. Networking is great...everyone has a day job!
 4. The Guard is a political organization and so using it for career progression can be effective.
 5. Networking was and has been huge. The ability to continually open doors in Business and my Community is exponential
- j. Professional careers, Attorney, MD,-

1. Enjoyed being an Army PA and working with/training Medics. Was able to serve as a Bn PA with a Mechanized Infantry Bn, Senior Bde PA and later Commander of a Forward Support Medical Company (with an OIF tour), State Senior PA and XO of State Medical Command
2. I would include cyber here
- k. Another service, AirGuard, Navy, Marine
 1. Special Operations beyond Ranger Regiment in Guard and Reserves. Civil Affairs, Psyops, Special Forces, Intelligence Operations while starting civilian career and life passion.
 2. ROTC Contract with Simultaneous Membership Program. E-5 pay while in the program at drill and annual training. 23 years old is the cutoff for Army National Guard West Point appointments for enlisted Soldiers. I was 24 at the time.
 3. I wouldn't recommend this
- l. Venue back to active duty as an Officer.
 1. I don't think the USAR is used for this path often
 2. Go back as an officer? Not for me. I joined the SF guard and that IS the place for ex-Rangers. Most won't be happy in any other kind of unit. I went to one drill in the regular guard for OCS and that was enough for me.
- m. **Reserves vs. National Guard.** In my experience, the two are more alike than they are different. Both are surprisingly training-focused (as they need to accomplish in 34 days the same annual requirements that Active units have all year to do) and staffed by talented individuals. Stereotypes exist for a reason, but by-and-large, I've been impressed with the quality of Soldier and Non-Commissioned Officer I've found in both components. Typically, a successful NCO in the USAR/NG is just as effective as a successful NCO in Active Duty, but they have a whole other job to attend to the other 28 days of the month.

Officers in the USAR/NG have—in my experience—been a little more hit-or-miss. Ranger Officers in the USAR/NG may find working with their new peers to be a challenge, but the Reserve Component makes up for that risk with unparalleled flexibility. Since Officers leaving Active Duty have already completed their MSO, they join the USAR/NG with no time commitment and can easily transfer into the IRR at any time. Unfortunately, this same flexibility is not applied to Soldiers & NCOs, who sign enlistment contracts with the USAR/NG the same way they do for Active Duty.

- **Reserves.** The USAR is a federal force, so capabilities and missions closely mirror Active Duty. I was fortunate to find an airborne civil affairs unit right outside DC; they are a part of the USAR's "[Ready Force X](#)," so they had the funding and talent to execute good training. In the year I was there, I jumped three times and ran two ranges—not bad for only reporting for duty on 11 weekends. I encourage those looking at the USAR to seek out units assigned to Ready Force X and located near large cities—generally, those units will have better talent and missions (such as deployments to Djibouti).
- **National Guard.** The Guard carries a little more risk, but can potentially offer bigger rewards. The problem (and potential) with the Guard is that capabilities and missions vary greatly by state. I'm in the New York

Guard, a well-funded organization with a diverse mission set including COVID response, deployments to Djibouti & Ukraine, and partnerships with Brazil, South Africa, & Israel. Because they are well funded, they have “wiggle room” in their budget; when I called & asked them to create out of thin air an opportunity for me to teach ROTC, they were able to make it happen. A state with less funding (Wyoming, for example) likely would not have been. Another risk the Guard carries (when compared to the Reserves) is the potentially political nature of their missions. At the end of the day, Guardsmen answer to their Governor, who can send troops on overtly political missions when it suits their agenda. A clear example is the Texas Guard’s year-long deployment to the US-Mexico border, which by all accounts has been a [disaster](#). Guardsmen are also called to deploy domestically to respond to natural disasters, civil unrest, and the like, which I understand can be a turn-off for some.

n. Other-

1. Unique opportunities.....I had the opportunity to go to the Republic of Georgia as a Medical Advisor and train their equivalent of a Forward Support Medical Company. I was rear detachment when the Bde deployed to Bosnia, during that time I was asked to Command C 1/121 (an Infantry Company) there is no way a PA would get to do that on Active Duty.
2. Tour of Duty active duty opportunities throughout the globe for Guard and Reservists
3. For individual development; some want to be individual contributors in their private job, but want to continue being a senior leader in the Army Reserve. This is huge as it fulfills 2 different life goals.
4. to be honest the brotherhood I have in the guard has been better, and more authentic of relationships than the 8 years of my Regiment time and 6 deployments with 2/75. I attribute this largely due to the fact that most Guardmens have lives out of their duties to the military. And because of that you have a broad array of men and women who are professionals in life and are dealing with day to day realities that we don't really experience on active duty. I have had guys that I out rank who are mechanical engineers, attorneys, fire fighters, police, laborers, business owners and a slew of other jobs and careers so it lends to a broad demographic of people who tend to be pretty reasonable and competent on day to day tasks. All that being said It would be a difficult ask to want to deploy with the guard. The reality of the lack of training, teamwork and down right Warrior Mindset is almost non existent.

3. What are the drawbacks

a. Time commitment-

1. Was on orders from October 2004-July 2006 for training/deployment for OIF tour. Being gone that long was hard on the family and civilian employer. The Guard has since streamlined their deployment process to most are not on orders for that length of time
2. New skills in uniform require active duty and distance learning courses every few years. Officer/NCO professional schools for promotion. Officer Basic Course at least 6 months active duty. Additional schools 2 weeks to a year long. Unexpected deployments for state and federal missions.

3. I spent over 20 years in USAR and the Minnesota ARNG (deployed twice with MNARNG) (in addition to Regiment time). At present ARNG units are in the hospital/long term care facility support for COVID, constant prep for further civil disturbance missions, Border Mission (TXARNG has approximately 10,000 members on this mission), and recently using ARNG members to act as teachers, plow snow, etc.
 1. When USAR and ARNG units are notified of a mobilization (usually 12 months out), they spend a massive amount of time on mission prep (under Title 32), before moving to Title 10. This amounts to 2x drills a month (longer drills lasting 3-4 instead of 2 days). Sometimes two Annual Training periods (14-15 days at a shot). Attending MOSQ or additional schools to meet deployment requirements. In short: Soldiers and families are exhausted before they even hit Mobilization Station. Mobilization Station time does not count as deployment time. Then deploy...
 4. If you pick the right unit, the time commitment is fairly easy until you want to do O5/E9 CSL command (USAR); I can't speak to Guard
 5. Yes, there is a time commitment. Any Ranger can handle it...it's worth it.
 6. Time commitment - this is legitimate. It is a time commitment. However, if you work with your employer and school and communicate ahead it can be managed. In addition, it can be an advantage because when promotions or other opportunities are presented, decision makers often say how is that this employee or potential candidate can perform this well and be in the Guard or Reserves while regular employees or candidates cannot perform that well. In other words it can be a differentiator.
 - 7.
- b. Culture
 1. Unit dependent, most USAR units have a few like minded prior Regular Army folks that did the 'real deal' while on active duty.
 2. Us old Rangers used to make fun of the SF guys with long hair and messed up uniforms...the same old Rangers wanna vomit when we see you in the airport with no high n tight, no starch n spit...yer basically wearing fluff n buff with dirty suede boots. SF was a great experience...and full if ex Rangers!!! Most Rangers won't be happy in any other kind of unit.
 3. Culture - this is both a blessing and a burden. The blessing is that Rangers will have a chance to live out "Wickham's Guidance" by bring the "Ranger Philosophy and Standards" to the Guard and Reserve. You will have an impact, you will be a leader and you will make a difference. I found it to be motivating. In fact, when my Guard platoon was deployed as he security element for 5th SF Group we had to request support from a 3rd ID platoon for a mission. The day before the 3rd ID guys left they asked me and my squad leaders how long we had been in 5th SF Group and what Campbell was like. When we told the PL and PSG we were a Guard attachment their jaws hit the floor because we were more tactically sound, disciplined and effective at solving problems from top to bottom. That was a great moment. At the same time, the burden is that it takes work to get there. It take a lot of work to get there. Many units are effectively hunt clubs. They do not know any better. For example, my first drill with the last unit I served with I realized there was not a tie down SOP, let alone a TACSOP. So, I had to get one put together and the

governance to maintain it. As I said above, the Guard is a political organization. Learning how to play that game takes effort as well. So it can be a burden.

4.

c. Other

1. The drawbacks like you mentioned are very real and not to be taken lightly. I would say that prior to transitioning from active to guard which was immediate I made the very conscious decision to clarify my "WHY" which allowed me the ability to bring my strengths from Regiment over and enhance and add value to my time there while also understanding that it was never meant to be a fighting force like an active duty Ranger Battalion or an infantry battalion. And because of that choice I never allowed myself to look down on my fellow soldiers.
2. The biggest word of advice for any Ranger transitioning into the Guard is to maintain the standard and be the leader you always wanted to be and expected to be but amongst a group of soldiers that probably have never been around our mindset, direction and leadership before. We are the standard and like Abrams charter it is our responsibility to take what we know back to the force and share with the rest in order to be a force multiplier.
3. The men and women who serve in the Guard and Reserve all aspire to be Rangers, Green Berets or some sort of operator. They have no idea how to achieve that, what it takes and being able to shed some light on that is like an NFL player showing up and coaching a junior varsity football team. Maintaining connection with the Regiment and staying as up to speed on the TTPs that can be integrated into a Guard unit is also another value add and a way to maintain connection with Regiment.
4. The biggest drawback of the USAR/NG is time. All Reserve Component leaders—and especially high performers—will devote time to the USAR/NG during non-drill weekends. You will be expected to build slides, attend meetings, plan drills, etc. on your personal time. As a Ranger, people will lean on you—you're definitely in to shoulder more than your share of the task.

4. Why you left.

- a. [Retired](#)
- b. Just like active duty, mobilization for overseas service in Guard/Reserve disrupt the home life. One deployment over a decade or 2 with multiple 30 day long courses before leaving (SHARP, Anti-terrorism, TOC operators system manager) for each deployment based on needs of unit.
- c. I'm staying for the long haul; I was a mediocre Ranger at best but was below the zone to O5 and in a top O5 command now; the professional career benefit is immense
- d. I would do it again in a heartbeat...If I had to do it again, I would have went to SFAS on my way out of Bn and got started earlier.
- e. I got out because the FBI told me I had to in order to take the job...turns out I was misinformed
- f. I look back and always think about staying on active longer. I do not regret my National Guard time. I regret not exploring some of the Guard and Reserve units that exist and do some cool missions usually under MI type support and would have allowed to finish my career near SOCOM.

5. Other comments.

- a. Throughout my time in the Guard I found that I was well received and respected for my Active Duty time. Senior leadership often sought my opinion on planning and training.
- b. Abrams Charter, I believe Regiment Soldiers can change the units they are assigned. They are an essential asset to the USAR and ARNG becoming more professional.
- c. Biggest thing is pairing for a 10m call about the actual life in the USAR or Guard, so for any transitioning Rangers that are even considering it, have them call a USAR/Guard person in the relevant area/state, and MOS

6. Career Counselors

- a. You will have multiple opportunities to speak with an Army Reserve Career Counselor.
 - i. Reserve Component Career Counselor (RCCC) – you will meet these service members (SM) before exiting active duty. It is a requirement to exit the post as you transition. These counselors can build a contract for a period of time and may be able to offer a bonus for specific MOS's.
 - ii. Army Reserve Career Counselor (ARCC) – when you exit the military, you will receive emails and calls from these SMs. You will be assigned to HRC if you have not completed your MSO time.
- b. Suppose you have time left on your Military Service Obligation (MSO) which is eight years from the start of your first contract. In that case, you will be placed in the Inactive Ready Reserve (IRR). Your time in the IRR is complete when you fulfill your MSO.
 - i. Once you leave active service with MSO time left, you are placed in a national database with all of your information. The ARCC's use it to filter SMs in their geographic area. *you cannot be taken off of this database*

7. Do your research!

- i. Before speaking with an ARCC or RCCC: Think about these questions.
 - 1. What type of unit or MOS am I interested in?
 - 2. How far am I willing to travel?
 - 3. For assistance in looking for units, here are a couple of options:<https://www.usar.army.mil/Locate-a-Reserve-Unit/Reserve-Unit-Locations/>
 - 4. The vacancy Search option is on the HRC "My Records" Portal. Go to hrc.army.mil, on the left-hand side; you'll see a link to "My Records." Click that and sign in with your CAC, then you'll have the option between your Army Reserve Record, White Pages, and Tools. Click Tools, then click the link for Vacancy Search.
- ii. Your current retention NCO should also be able to assist you. It is still a volunteer Army and no one can force you to transfer to an Army Reserve unit. Set boundaries with the career counselor so that there is no misunderstanding regarding your continued Army career.

- iii. Looking to change your MOS.
 - 1. Find your ASVAB scores, as this will show you what MOS you qualify for.
 - 2. If your current ASVAB scores do not meet the requirements for the MOS you want, study and retake them. This task is much easier to undertake while on active duty and not waiting once you get out. While I do not encourage SMs to join the Reserves/Guard because of a bonus, your options for looking at multiple career fields with a bonus are significantly higher if you have good ASVAB scores.
- b. Individual Mobilization Augmentee (IMA) opportunities – Many IMA units have positions that allow more flexibility in scheduling; some will only have you report one time a year to complete your annual requirement. These units may be CONUS and OCONUS.
 - i. A views on a bonus
 - 1. Do not join the Reserve/Guard just for the bonus. To receive a bonus, you will sign a three or six-year contract, with the option of receiving a lump sum or through disbursements. If you decide to get out of the Reserves/Guard contract (which is not an easy task but can happen), you will be required to pay the total bonus amount at 100% and not the 78% you received.
 - 2. See below for getting to know your potential unit.
- c. Before signing a reserve contract
 - i. Ask for the units Battle Assembly calendar
 - ii. Ask to speak with the unit commander, first sergeant, or active component operations sergeant
 - iii. Ask about the length of time to reclass – reclass in the Army Reserves in most cases is significantly shorter and is conducted at a reserve or guard installations. However, this is MOS dependent. Medical and highly technical fields might occur at an active-duty installation but may be done in phases. When you go to reclass, you have a say so, but generally, most units want it done as soon as possible. Your contract may also dictate when it needs to be done based on a bonus. IAW regulation, you have a max of 12 months to schedule, attend reclass, and 24 months to complete
 - iv. Ask about future deployments. These deployments may impact your decision based on your activities after separation, such as school or employment.

Reasons why to join the Reserves/Guard

Physician Assistance School Considerations

Is PA School Right for You? One Key to Deciding:

The Intersection of Money, Time, and Purpose

Produced by COL (R) John F. Detro | RLTW! | Email: RangerPA56@gmail.com

Becoming a Physician Assistant is one of the most rewarding paths in medicine — but it requires careful consideration. The choice is not just about academics; it's about balance:

- Money – Can you manage tuition, living expenses, and potential debt while recognizing the strong long-term earning potential of a PA career?
- Time – Are you prepared for the intensity of a 24–36 month program, clinical rotations, and years of commitment to the profession?
- Purpose – Do you have a clear motivation to serve patients, adapt across specialties, and embrace lifelong learning?
- The Decision Point: If these three factors intersect in alignment with your goals, PA school may be the right path for you.

“At the end of the day, choosing PA school isn’t just about the academics — it’s about aligning your financial readiness, time commitment, and personal sense of purpose. If those three don’t intersect, you’ll struggle. If they do, you’ll thrive.” — James Jones, PA-C PA Consultant to the U.S. Army Surgeon General

Keys to a Successful Application and Acceptance:

- Three to Five Essentials for PA School Success:
 - 1. Academic Readiness – Maintain a competitive GPA (especially in science courses) and complete all prerequisites. Strong GRE or CASPer scores (if required) add to your packet.
 - 2. Clinical Experience – Gain meaningful direct patient care hours (EMT, medic, nurse tech, medical assistant, etc.). Admissions committees value real-world patient interaction.
 - 3. Compelling Personal Statement – Clearly explain why PA, how your experiences shaped your path, and your vision for serving patients. Authenticity matters.
 - 4. Strong Letters of Recommendation – Secure references from supervisors, PAs, or physicians who know your character, clinical ability, and work ethic.
 - 5. Interview Preparation – Practice behavioral and scenario-based questions. Show maturity, professionalism, and understanding of the PA role within the healthcare team.

How Veterans Can Pay for PA School Veterans have unique benefits and opportunities to help fund PA education:

- GI Bill – Covers tuition, fees, and provides a housing allowance while enrolled.
- Yellow Ribbon Program – Schools partner with the VA to cover tuition costs beyond the GI Bill limits, often reducing out-of-pocket expenses to zero.

- Veteran Scholarships – Numerous national and local organizations offer scholarships specifically for veterans and their families pursuing health care careers.
- Health Professions Scholarship Program (HPSP) – Provides full tuition, fees, and a monthly stipend in exchange for military service as a commissioned officer.
- Military Loan Repayment – Options exist for those who serve after graduation, repaying significant portions of educational loans. These benefits allow veterans to pursue PA school with reduced financial burden, making service-to-healthcare transitions more achievable.

PA Q&A

Q: How do I decide if PA school is the right path compared to medical school, nursing (NP), or another career?

A: Start with your long-term goals.

- **PA School:** 2–3 years, master’s degree, broad medical training with ability to change specialties without retraining. Shorter path to practice, lower debt, and strong job market.
- **Medical School (MD/DO):** 7–10+ years (school, residency, fellowship). More autonomy, ability to specialize deeply, higher earning potential, but much longer training and higher debt.
- **Nurse Practitioner (NP):** Nursing-focused training, often less emphasis on acute/emergency medicine. More autonomy in some states, but narrower pathway than PA.
- **Other careers:** Healthcare administration, PT/OT, or non-clinical roles may fit if direct patient care isn’t your goal.

👉 For many Rangers, PA is a great balance: **advanced medicine, leadership, patient care, and flexibility** without the decade-long MD route.

I usually advise folks if you are considering medical school, I would go straight there, once you start working/have a family options shrink, although many a Ranger Medic and PA have gone on to medical school.

Q: How competitive is PA school admission, and what can Rangers do early to prepare?

A: It’s very competitive (acceptance ~30%). Complete prerequisites (sciences, psychology, statistics), accumulate **direct patient care hours** (combat medic, EMT, corpsman experience counts), and shadow PAs. Strong **letters of recommendation** (from PAs, physicians, senior leaders) and a clear “why PA” story are essential.

Q: What is CASPA and how does it fit into the PA application process?

A: CASPA (Centralized Application Service for Physician Assistants) is the online portal most schools use. You submit **transcripts, recommendations, personal statement, military experience, and patient care hours** through CASPA, then select the programs you want. Each school may also require supplemental essays. Start early — transcripts and verification take time.

Q: How do I select the best PA programs for me?

A: Weigh your personal goals and circumstances:

- **Veteran support:** Schools like Baylor, Duke, UT Health, University of Nebraska, and MEDEX Northwest are veteran-friendly.
- **Cost & GI Bill:** Ensure the program works with the **Post-9/11 GI Bill** and **Yellow Ribbon Program** if needed.
- **Location & family needs:** Factor in cost of living, support systems, and housing stipend.
- **Curriculum style:** Some programs emphasize primary care, others surgery or research.
- **Clinical rotations:** Strong programs partner with VA hospitals, military facilities, or major medical centers.

Q: What makes for a competitive application packet?

A:

- **Academics:** GPA 3.3–3.7 (especially in science).
- **Healthcare experience:** Direct patient care (combat medic, EMT, CNA, scribe, etc.).
- **Leadership & maturity:** Highlight Ranger discipline, resilience, and decision-making.
- **Personal statement:** A compelling story explaining *why PA, not MD/NP*, and connecting military service to patient care.
- **Letters of recommendation:** Ideally one PA, plus physicians or military leaders.
- **Shadowing/volunteering:** Civilian exposure to the PA role is key.

Q: Is the PA field growing, and what specialties are in highest demand?

A: Yes. PA is one of the fastest-growing professions. High demand in **primary care, orthopedics, emergency medicine, surgery, and psychiatry**. Military PAs often excel in acute-care specialties due to their operational experience.

Q: What are the best strategies for paying for PA school?

A:

- **Post-9/11 GI Bill** (covers tuition, books, housing stipend).
- **Yellow Ribbon Program** (adds tuition support at private schools).
- **HPSP (Health Professions Scholarship Program):** Pays tuition/fees and stipend; requires Active Duty afterward.
- **NHSC (National Health Service Corps):** Scholarship or loan repayment for working in underserved areas.
- **Military loan repayment programs:** Returning to **Active Duty or the Reserves** after PA school may qualify you for **loan repayment and bonuses**.
- **State tuition waivers:** Many states waive tuition for veterans.

Q: What should I expect in terms of work-life balance as a PA compared to life in Regiment?

A: Hours vary by specialty. ER and surgery can be demanding; outpatient and family medicine are more predictable. Overall, being a PA offers far more **stability, family time, and control** than the deployment cycle of Regiment, though responsibility and stress remain high.

Q: How can PAs stay connected to the military/veteran community once in practice?

A: Options include working in the **VA or DoD healthcare system**, serving in the

Guard/Reserve, or joining professional groups like **SAPA or the AAPA Veterans Caucus**. Many PAs continue mentoring military/veteran students as part of their legacy of service.

Resume Preparation Overview

Provided by Ranger veteran John Wyman, a 20-plus year human resources professional.

The "one page resume" is old school thinking.

Large Company Scenario

Multi-million dollar corporations use computer programs to scan each resume submitted for keywords. These keywords are specific to the position. The Kellogg, Brown, Root (KBR) Vice President told me that they had several Iraq-based roles which had a 40-word keyword matrix. When KBR received a resume submitted online, the computer would then rank the candidates by the number of keywords in the resume. Only a certain # of high count candidates were ever seen by a human reviewer.

*** Takeaway?** The computer doesn't care how long your resume is. The computer matrix only cares about key words.

Small Company Scenario

In small companies, an HR person will be responsible for the initial screening of the resume. Only the top candidates will be forwarded to the interviewing and hiring team. The live HR person, initially, will be in "scanning mode." This is a page 1 scan which takes about 7 seconds. They're looking for results, wins, improvements, and places where you "moved the needle." If everyone's resume reads like a job description, the live HR manager will move onto the next resume. But, if you catch their eye during the 7 second scan, they'll give you another 30-45 seconds. Now they're looking for a level of responsibility, being promoted, and tangible demonstrating where your leadership has been effective.

*** Takeaway?** The live HR manager is scanning to see if you're an accomplished professional - not just a DD214 full of schools. If you pass the first scan - you'll get a longer scan. Once there in 'long scan mode,' the live HR manager won't care how long your resume is.

Let's Get Started.

Right off the bat, this is a "checklist" type of resume review framework put together so anyone can apply to their own resume review. It's important for you to know that HR feedback is never meant to be "criticism."

The Easy Stuff.

Format: Resumes should be laid out well – and formatted well. The reader's "mind's eye" will scan the document exactly as it's formatted. So, we want our layout to be designed in a manner that's meant to be quickly scanned – then move the reader to the details.

If a Ranger Wants to "Go to the Next Level" then Multiple Improvement Iterations are Recommended.

If you want your resume to "go to the next level," then it's important to break out the project into a series of improvement-related sub-deliverables. When the Ranger begins to work on improving their resumes, it is important to note this will take 3-4 upgrade iterations to get the resume where they want it. The 'more senior' the roles require 'more work' to convey those complexities in both depth and detail.

First Rewrite = Results & Wins.

1. Each position, with each company, with each bullet point, should describe an 'exact result' or – better yet – an exact 'win' for your actions.
 1. What did your work result in?
 2. Did you create any projects that made someone / something better?
 3. Did you make anything 'better' or 'faster' or 'more efficient'?
 4. Did any of your efforts 'save money'?
 5. Did your efforts increase revenues / sales?

Second Rewrite = STAR FORMATTING.

1. Most “average” resumes are actually poorly thought-out documents which read like a “job description.” Applying for a job is a competitive venture and Job Descriptions are designed to make everyone equal. In a resume, we’re trying to set you apart from your competition.
2. This improvement exercise will take *several weeks to complete*. I recommend that you examine every bullet point on your resume in the STAR format. I know – that everyone knows – that the STAR Method is an interview technique – but STAR is also a resume technique.
3. The Star Format is Situation, Task, Action, and Result (or win).
4. Take your time, break down every bullet point on your resume, and try to rewrite the bullets in the following style:
 1. Situation: Put the action / role / responsibility in the greater context of your job. As you’re telling a micro-story, people want to know the broader picture first. In a resume, the reader already knows where you were working and what your job title is – but little else. This is important if your resume reader isn’t military – or they’ll think a Ranger is a Forest Ranger..... give them context.
 2. Task: Continue your story, by detailing the problem you were facing or the problem you needed to solve.
 3. Action: This is where your “story comes together” by giving a specific example of the steps you took to solve the problem – or complete the task.
 4. Results: This is the final part of the story / win / result. You want to tell your resume readers the “ending to your story.” Tell the reader what your problem solving actually fixed. Tell them about your success! And, as it’s OK to brag during an interview, explain how your results helped the team or helped the company.

Third Re-Write = Finding and highlighting the ‘Differentiators.’

1. In a competitive environment, the resume should be designed to ‘set you apart’ from all others.
2. What are the skills, successes, and experiences that ‘set you apart’ from the other applicants?
3. In the previous re-write, we noted that many resumes read like a job description. We need to rewrite the job description into a list of wins and results. If you are in a competition for a job – why should they hire you over your competition? It’s OK to be

an “Infantryman.” But, during your time as an infantryman, did you do anything “above and beyond” like winning an award? A medal? Or accomplish a team project?

Fourth Re-Write = Key Words.

1. At this point, we’re moving into the ‘advanced actions’ in resume development.
2. If you want your resume to stand out, you will have to *incorporate keywords from the job you are applying for WITHIN the body of your resume.*
3. Key words come from the company’s exact job posting. When their computer finds “keywords” in your resume, their computer will flag your resume as a ‘good fit.’
4. If the company’s job posting wants “marketing” and “operations” and yours reads “merchandising” – and “logistics” Their computer won’t flag you.....

Continuous Improvement.

Please note, even after someone finishes the "perfect resume," they will still have to customize each resume submission with the key words posted for the specific job they are applying for. Yes, that means creating a new resume for each application.....

I hope this is a workable framework. Should anyone want to touch bases directly, I’m here to help.

RLTW!

John Wyman
Class 4-91

Resume Preparation with ChatGPT

ChatGPT Assessment of Resume and Job Description provided by Ranger mentor Randy Deams.

Time taken to do this: ~1 minute

1. My entry -- "Compare my resume to a job description"

- a. Copied and pasted the job description in and then my resume
- b. Outcome:

Your resume demonstrates a wealth of experience and leadership in marketing roles, and it aligns well with many of the key responsibilities and competencies outlined in the Chief Marketing Officer (CMO) job description. Here's a breakdown of how your resume matches the job description:

1. Experience and Expertise:
 - Your executive summary highlights over 20 years of experience, including leadership roles in companies ranging from mid-cap to global Fortune 50 enterprises. This aligns with the job description's requirement for a CMO with proven experience in a startup or fast-paced environment.
2. Strategic Leadership:
 - Your experience at Innovacean, Tailored Brands, Luxottica, and Procter & Gamble demonstrates your ability to lead and drive strategic marketing initiatives, such as conducting market research, identifying growth opportunities, and developing consumer-centric strategies.
3. Financial Management:
 - The section on Tailored Brands showcases your experience managing a \$65 million budget, overseeing marketing and creative teams, and driving the company from a financial downturn to record-setting results in EBITDA, Sales, and Retention.
4. Team Management and Development:
 - Your roles at Tailored Brands and Luxottica highlight your skills in team management, talent recruitment, and development. The ability to lead teams from the highest turnover to the lowest and facilitate promotions showcases your emphasis on creating a positive and productive work culture.
5. Digital Marketing and Analytics:
 - Your experience at Target, Corp demonstrates expertise in digital marketing, e-commerce, and utilizing consumer insights to drive sales growth. This aligns well with the job description's emphasis on digital marketing strategies, including SEO, SEM, email marketing, and social media.
6. Brand Development and Public Relations:
 - Your roles at Tailored Brands and Luxottica show your involvement in brand development, deep consumer research, and PR initiatives. This aligns with the job description's emphasis on defining and communicating brand identity and managing public relations efforts.
7. Education:
 - Your educational background includes an MBA in Marketing, which aligns with the job description's requirement for a Bachelor's degree in Marketing, Business, or a related field.

Overall, your resume reflects a strong fit for the CMO position, showcasing your strategic leadership, financial acumen, team management skills, and experience in driving growth for

diverse brands. When tailoring your application, emphasize specific achievements that directly relate to the responsibilities outlined in the job description.

2. My entry -- "Find keywords in this job description"

Certainly! Here are key words and phrases from the Chief Marketing Officer (CMO) job description:

1. Visionary
2. Data-driven
3. Results-oriented
4. Strategic marketing plans
5. Portfolio Companies (PCs)
6. Brand awareness and strength
7. Marketing Qualified Leads (MQLs)
8. B2B and B2C marketing
9. Strategic Leadership
10. Comprehensive marketing strategy
11. Executive team collaboration
12. Recruiting support
13. Brand Development
14. Brand identity
15. Consistency across channels
16. Visual and written content
17. Team Management
18. High-performing team
19. Collaborative and innovative work environment
20. Clear goals and KPIs
21. Recruiting, training, and development
22. Digital Marketing
23. SEO, SEM, email marketing, social media, content marketing
24. Data analysis and trends
25. Product Marketing
26. Product positioning, messaging, pricing strategies
27. Public Relations (PR)
28. Pitch calendar
29. Thought leadership
30. Media mentions
31. Financial Management
32. Budget management
33. Resource allocation
34. Expense monitoring
35. ROI reporting
36. Analytics and Reporting
37. Metrics and reporting mechanisms
38. Marketing campaign effectiveness
39. Performance reports
40. Required Competencies/Education

41. Bachelor's degree in Marketing, Business, or related field
42. Proven CMO or senior marketing executive experience
43. Success in developing and executing marketing strategies
44. Leadership and team management skills
45. Analytical and data-driven decision-making
46. Exceptional communication and presentation skills
47. Proficiency in digital marketing tools and analytics platforms
48. Executive presence
49. Experience working with an executive team

When aligning your resume with this job description, consider incorporating these keywords and highlighting relevant experiences that demonstrate your proficiency in these areas.

3. My entry – “Which of these keywords are not in my resume”

Let's compare the key words from the job description with the content of your resume:

1. Visionary - Not explicitly mentioned in your resume.
2. Data-driven - Mentioned in your executive summary.
3. Results-oriented - Not explicitly mentioned in your resume.
4. Strategic marketing plans - Mentioned in your experience at Innovacean.
5. Portfolio Companies (PCs) - Not explicitly mentioned in your resume.
6. Brand awareness and strength - Mentioned in your experience at Tailored Brands.
7. Marketing Qualified Leads (MQLs) - Not explicitly mentioned in your resume.
8. B2B and B2C marketing - Not explicitly mentioned in your resume.
9. Strategic Leadership - Mentioned in various roles, especially at Tailored Brands and Luxottica.
10. Comprehensive marketing strategy - Implicitly mentioned in your roles.
11. Executive team collaboration - Mentioned in your experience at Tailored Brands and Luxottica.
12. Recruiting support - Mentioned in your experience at Luxottica.
13. Brand Development - Implicitly mentioned in your roles.
14. Brand identity - Mentioned in your experience at Luxottica.
15. Consistency across channels - Not explicitly mentioned in your resume.
16. Visual and written content - Mentioned in your experience at Luxottica.
17. Team Management - Explicitly mentioned in your roles.
18. High-performing team - Mentioned in your experience at Luxottica.
19. Collaborative and innovative work environment - Mentioned in your executive summary.
20. Clear goals and KPIs - Not explicitly mentioned in your resume.
21. Recruiting, training, and development - Mentioned in your experience at Tailored Brands and Luxottica.
22. Digital Marketing - Mentioned in your experience at Target, Corp.
23. SEO, SEM, email marketing, social media, content marketing - Mentioned in your experience at Target, Corp.
24. Data analysis and trends - Not explicitly mentioned in your resume.
25. Product Marketing - Mentioned in your roles at Tailored Brands and Procter & Gamble.
26. Product positioning, messaging, pricing strategies - Not explicitly mentioned in your resume.
27. Public Relations (PR) - Mentioned in your experience at Tailored Brands and Luxottica.
28. Pitch calendar - Not explicitly mentioned in your resume.

29. Thought leadership - Not explicitly mentioned in your resume.
30. Media mentions - Not explicitly mentioned in your resume.
31. Financial Management - Mentioned in your experience at Tailored Brands.
32. Budget management - Mentioned in your experience at Tailored Brands.
33. Resource allocation - Not explicitly mentioned in your resume.
34. Expense monitoring - Not explicitly mentioned in your resume.
35. ROI reporting - Not explicitly mentioned in your resume.
36. Analytics and Reporting - Mentioned in your experience at Target, Corp.
37. Metrics and reporting mechanisms - Not explicitly mentioned in your resume.
38. Marketing campaign effectiveness - Mentioned in your experience at Target, Corp.
39. Performance reports - Mentioned in your experience at Target, Corp.
40. Required Competencies/Education - Education is mentioned in your resume.
41. Bachelor's degree in Marketing, Business, or related field - Mentioned in your education.
42. Proven CMO or senior marketing executive experience - Not explicitly mentioned in your resume.
43. Success in developing and executing marketing strategies - Mentioned in your executive summary.
44. Leadership and team management skills - Explicitly mentioned in your roles.
45. Analytical and data-driven decision-making - Mentioned in your executive summary.
46. Exceptional communication and presentation skills - Mentioned in your executive summary.
47. Proficiency in digital marketing tools and analytics platforms - Not explicitly mentioned in your resume.
48. Executive presence - Not explicitly mentioned in your resume.
49. Experience working with an executive team - Not explicitly mentioned in your resume.

While many of the key concepts from the job description are implicitly or explicitly present in your resume, some specific terms are not directly mentioned. Consider whether there are opportunities to incorporate these missing terms or related experiences to further align your resume with the job description.

VA Life

It's true, the only thing guaranteed in life is death. If you have loved ones, liabilities such as credit card debt, a mortgage, car loans, etc., and the desire to possess a peace of mind that your loved ones will be able to maintain a similar quality of life should you pass unexpectedly, then ensuring your life may be a viable option. As a Ranger Veteran, there is a very good chance you have been rated by the Veterans Administration with a disability. If yes, then this article may be of interest to you.

On 1 January 2023, the VA will offer a guaranteed whole life insurance product called VALife for any Veteran, ages 18 to 80, that has been rated 0% to 100%. There is no medical underwriting, so the amount of insurance you apply for will be approved in increments of \$10,000, up to \$40,000. The VA will base your monthly premium rate on your present age. Once the policy is issued, the first premium paid, the policy is "In Force" and the rate will never change. This link lists the premium rates as of now: Veterans Affairs Life Insurance (VALife) Premium Rates - Life Insurance. The younger you purchase the policy, the less expensive the policy will be. Not only is the policy guaranteed to pay your designated beneficiary(ies) upon your passing, after the first two years of premium payments, cash value will grow within the policy, albeit the cash value will likely never equal the death benefit of the policy. If you pass before the initial 2-years of premium payment are complete, then your beneficiary(ies) will not receive the death benefit, but all premiums paid at that point into the policy. More details of VALife and other VA insurance products can be found at this link: Life Insurance Home (va.gov).

The VALife guaranteed insurance product is most beneficial for Ranger Veterans that are considered "Uninsurable." This status is typically due to insurance providers finding and then deciding that the "Uninsurable" has a medical diagnosis that is too risky for their business model to insure. If the reader is "Uninsurable," then VALife may be a perfect product for you. If you are insurable, then there are numerous insurance products, both temporary (term) and permanent (whole life and universal life) that provide "Living Benefits" and are likely less expensive with the ability to fully cover your final expenses (funeral and estate settlement costs), liabilities, and income replacement. Feel free to reach out to me should you have any questions at RLKauzlarich@firstcommand.com.

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