



★★ *Hire a* ★★

SOLDIER

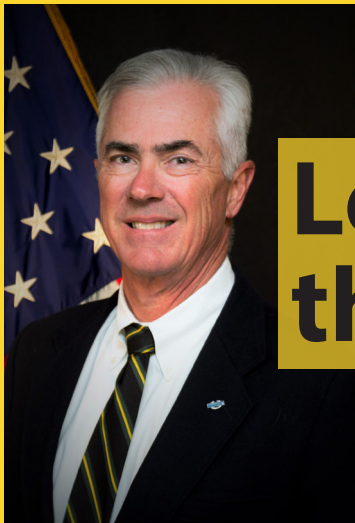
ISSUE 2

SUMMER 2019

**A COMMANDER'S
PROGRAM
A SOLDIER'S
RESPONSIBILITY**

**FINDING YOUR SENSE
OF PURPOSE AFTER
TRANSITION**

***THE COMMANDER'S
ROLE IN SFL-TAP***



Letter from the Director

We can't thank you enough for supporting the first issue of Hire a Soldier. SFL-TAP received such an incredible response and we are excited to bring you the second issue.

It took some time to decide what the theme of the second issue would be, as we wanted to listen to what Soldiers wanted to discuss most.

We turned to our social media comments to see what topics Soldiers were concerned about during their transition and we found that not starting early enough was a big theme.

Many stated that lack of understanding of the importance of transition from leadership was a common reason they were unable to start 18 months prior to transition or 24 months prior to retirement at SFL-TAP, or attend additional events for transition, such as hiring events, employer days, or networking opportunities.

As a former Commander, I know we are pulled in many different directions and while it's hard to let people go, we do our best to ensure the care of the Soldier.

However, we do realize that SFL-TAP is a Commander's Program and a Soldier's Responsibility. For this issue, we focused on both of those themes, leadership, and how to involve your family in the transition process so you can properly prepare for your future.

The first thing to remember is that transition is your own unique experience and it's different for everyone. SFL-TAP is just the start. It takes months of your own time, research, and efforts to properly prepare. Start with this magazine and go to your local SFL-TAP center to learn more information. Transition is about you and we know you can succeed.

Walter Herd, Colonel (Retired)
SFL-TAP Director

★★ Hire a ★★ **SOLDIER**

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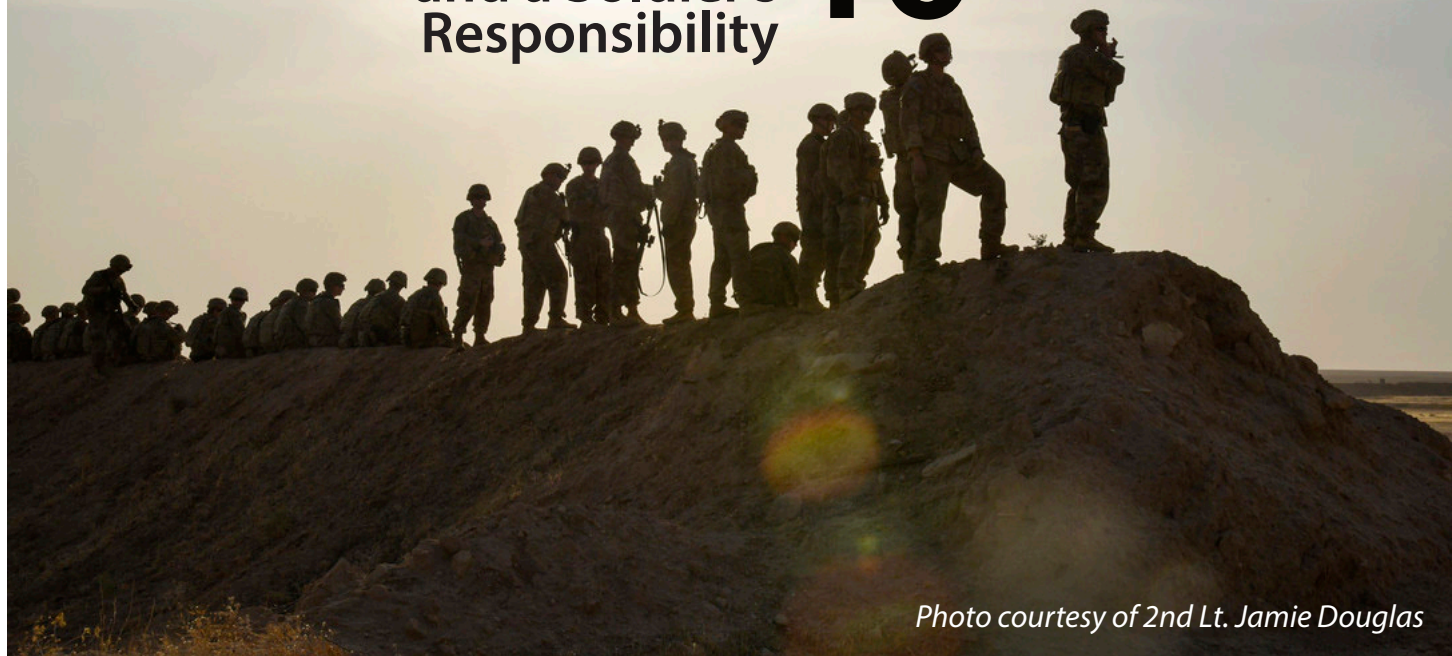


Photo courtesy of 2nd Lt. Jamie Douglas

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Get Connected!

Want to Hire a Soldier?

1. Use #HireaSoldier on social media to tag your job openings and transition advice.
2. Post your job openings in the SFL-TAP LinkedIn Connection Group (www.linkedin.com/groups/7063275).
3. Contact your local SFL-TAP Center for regional events, opportunities to get your openings posted on social media, and to meet transitioning Soldiers.
4. Create a training or internship program for Soldiers through the Career Skills Program.

Want to be Hired?

1. Use #HireaSoldier on social media when posting about your job search. Search the hashtag to find opportunities.
2. Join the SFL-TAP LinkedIn Connection Group (www.linkedin.com/groups/7063275) and get active!
3. Contact your local SFL-TAP Center for classes and events at www.sfl-tap.army.mil.
4. Start transition early - 18 months prior to transition or 24 months prior to retirement.
5. Network with employers and fellow Soldiers, especially those who have already transitioned. Be active in-person and online!

Editor's Note



When I joined the Soldier for Life - Transition Assistance Program team this January, I had no idea how truly vast the scope of this program is. I just knew that it was exactly the type of organization I wanted to work for. It does something meaningful and brings task and purpose to the transitioning Soldier. Now, months later, I am still learning – just when I think I have it all figured out, someone mentions some other thing we do.

As SFL-TAP evolves with the NDAA 19, I am not alone in my feelings, as continuous learning is part of the program. SFL-TAP is incredibly simple and very complex, all at the same time. Simple, because we have one purpose – connecting Soldiers to their transition goals. Complex, because of the plethora of ways we work to achieve our goal.

It's impossible for the Soldier, Commander, or potential employer to know everything they need to know about SFL-TAP. That's why we have this magazine, our social media accounts, and all the other methods of communication we use to inform our many stakeholders about our program, what we do, and how we do it.

This issue of Hire a Soldier contains information to help Soldiers apply for jobs and prepare for interviews, ways for employers to connect with Soldiers, and how families are affected by transition and by what method they can prepare for it. It also has articles about Commanders, who are vital to the transition process.

SFL-TAP is a Commander's program. We rely on the support of Commanders to allow their Soldiers to have the necessary time to attend classes and prepare for civilian life. Additionally, as Commanders learn and prepare for their own personal transition through SFL-TAP, they act as an example of this process and why it is so important to Go Early, Go Often. There are many ways that Commanders play a central role in the transition process - I'll let the articles speak for themselves.

I hope you find this magazine and the articles in it beneficial and informative, and I encourage you to share it with those who will find it useful.

Lauren Cooper
Editor



5 Ways Companies Can Find Transitioning Soldiers to Hire

Photo courtesy of Staff Sgt. Tomora Clark

Transitioning from Army active duty is a new experience for Soldiers, and companies often do not know how to support them. After years of service on Active Duty, transitioning Soldiers are often looking for full-time positions. They are not just looking for jobs, but careers, as many Soldiers leaving active duty plan to begin their second career in the civilian sector.

Soldiers bring a great deal of valuable skills to civilian organizations. They are quick learners, execute tasks with precision, have leadership skills, and are loyal to organizations. However, civilian companies sometimes do not know how to connect with transitioning Soldiers who are still on active duty and looking for their next career.

Approximately 100,000 Soldiers transition from Army active duty every year.. Civilian companies have the unique opportunity to engage with these Soldiers in the final months of their transition and afterwards through multiple transition programs and resources.

Here are five ways companies can find transitioning Soldiers looking for careers in the civilian sector.

1. Social media outlets

Every recruiter and hiring manager knows how important it is to go where prospective employees are, and right now that's online. Soldiers are encouraged to start networking early during the Soldier for Life – Transition Assistance Program, or SFL-TAP, the required Army transition course for all separating Soldiers. Many Soldiers decide to use LinkedIn and other social media as an avenue to meet recruiters and set up informational interviews, while others use it to provide advice.

As a company looking to hire transitioning Soldiers, recruiters actively search for keywords, like "veteran" and "transitioning" on the aforementioned websites. Some Soldiers have used words like this in their summary or under their experience section. While not all can be found this way, it is a start to find Soldiers looking for employment.

Companies can further engage transitioning Soldiers by responding to inquiries and messages from Soldiers looking to build their online profile and platform presence. Transitioning Soldiers value advice and enjoy building relationships with employers, as they are used to the camaraderie of getting to know fellow co-workers from their time in service.

Transitioning Soldiers can also be found on other social media outlets, like Twitter and Facebook. Many SFL-TAP Centers use localized Facebook pages as a way to distribute up-to-date information and career openings in their region. Employers can tap into these audiences by engaging in comments, providing visually appealing flyers to centers for display, and offering career advice on the page's timeline and in response to comments.

You can also find SFL-TAP HQ on LinkedIn and Twitter, where companies can network with transitioning Soldiers and use #HireaSoldier to post questions, job openings, and advice.

2. Attend hiring events for veterans

SFL-TAP centers host multiple hiring events on

installations year-round. The wait list to attend some of these events, especially for larger installations, may be extensive, so by building conversations with your local SFL-TAP center early, companies can be quick to receive notification about upcoming events and reserve booths at national and international locations.

Remember, SFL-TAP events are hiring events. Companies are expected to come to events with open positions and hire on the spot. If you're looking to hire transitioning Soldiers, connecting with local events at your nearest installation will provide numerous opportunities to meet talented Army veterans.

3. Volunteer

Many centers offer employer days, guest speaking opportunities, panels, and optional lectures that companies can request to be a part of. The goal of many of these events is to provide transitioning Soldiers insight into the civilian sector and hiring practices.

Contact your local SFL-TAP center to learn what events are available throughout the year and how you can become an engaged company with the center.

4. Become a CSP Partner

The Army's Career Skills Program, or CSP, offers transitioning Soldiers the opportunity to apply for internships, apprenticeships, on-the-job training, job shadowing, and other career skills training in their last 180 days on active duty.

Currently CSPs include pipe fitting courses, construction training, and many other skilled trades. In addition, CSPs can also include corporate managerial training, local city internships, and more. The Army has an approval process before a company can become a CSP, but interested organizations with established training programs can contact their regional CSP coordinator for a list of qualifications and paperwork required to become an official Army CSP.

Career Skills Programs expect participating companies to offer Soldiers that complete training positions with their organization a full-time job upon transition from active duty, or assist in placing them with a company who will. To learn more about CSPs or to reach a representative, contact your local SFL-TAP center, or call 1-800-325-4715 to find out how to get in contact with your local CSP Coordinator.

5. Connect with your local SFL-TAP center

In general, the best way to get in touch with local transitioning Soldiers in your region, and those you would like to recruit from other regions, is to reach out to the SFL-TAP centers you would like to target.

SFL-TAP centers are not authorized to recommend your company to Soldiers, promote your initiatives, or represent your organization. However, SFL-TAP centers can provide information to transitioning Soldiers through graphically designed advertisements posted online, job openings displayed in the centers, and by allowing vetted organizations to participate in events on installations.

A list of SFL-TAP locations and contact information can be found at www.sfl-tap.army.mil.

Civilian organizations can gain integral staff members when they look to Army veterans as potential employees. SFL-TAP encourages companies to get involved with the program and mentor transitioning Soldiers throughout their journey to civilian success.

For more information on SFL-TAP, visit www.sfl-tap.army.mil. SFL-TAP is also on Facebook (@ArmySFLTAP), Twitter (@SFLTAP), LinkedIn (SFL-TAP HQ), and LinkedIn Groups (Soldier for Life – Transition Assistance Program Connection Group) to foster networking, transition advice, and connection opportunities for transitioning Soldiers, their family members, and companies. ■

5 WAYS COMPANIES CAN FIND TRANSITIONING SOLDIERS TO HIRE



TRANSITION ASSISTANCE PROGRAM

LINKEDIN AND OTHER SOCIAL MEDIA PLATFORMS

Search for transition keywords used online
Provide advice through responding to posts and messages from transitioning Soldiers
Tap into the Soldier for Life - Transition Assistance Program (SFL-TAP) social media audience by providing flyers to centers and offering career advice to Soldiers in online comments.
Use #HireaSoldier when posting job openings and transition events online.

ATTEND HIRING EVENTS

SFL-TAP Centers host hiring events on installations year-round.
Contact your local center to receive notifications about upcoming events and to reserve booth space at worldwide locations.



VOLUNTEER AND MENTOR



SFL-TAP Centers offer employer days, guest speaking opportunities, panels, and lectures that may be available to outside agencies with the goal of providing valuable information to transitioners.

BECOME A CAREER SKILLS PROGRAM (CSP)

CSPs include internships, apprenticeships, on-the-job training, and other career skills training during a Soldier's last 180 days on active duty.
Companies can apply to train Soldiers for careers with their company after their transition date.



CONNECT WITH YOUR LOCAL SFL-TAP CENTER



To hire transitioning Soldiers, contact SFL-TAP Centers in the regions you are looking to hire in or from.

The Soldier for Life - Transition Assistance Program (SFL-TAP) offers career counseling and services that help transitioning Soldiers better prepare for the civilian sector and connect to future employment.

WWW.SFL-TAP.ARMY.MIL

THE COMMANDER'S ROLE IN SFL-TAP

 JEANNETTE DEBIAK, SFL-TAP HQ LIAISON OFFICER

Commander Support

Support is key to any successful transition in life; Commander Support is key to a successful transition from the Army to the civilian world. During the three phases of a Soldier's life cycle in the Army, a Commander plays a special role in supporting their Soldiers. This support comes in many forms, and is especially important during the transition phase through enabling their Soldiers to access all the different services the Army provides.

Supporting the whole Soldier

Most Commanders have the universal concept of supporting the whole Soldier. They know that it is just as important to support their Soldiers through this transition phase as it was to support them during their initial and service phases. It is this whole Soldier support that makes Soldier for Life – Transition Assistance Program possible.

Accessing SFL-TAP

The services and resources SFL-TAP provides are there to assist in many different ways, affecting multiple areas of the transitioning Soldier's life. From job application assistance, navigating through the Veteran's Affairs process, accessing the wide

range of education benefits, and preparing for financial stability after transition, the SFL-TAP team ensures that every Soldier receives the most up to date resources and information available. There are several different options for Soldiers to utilize SFL-TAP services, such as using the unique Virtual Center to attend classes and speak one-on-one with a Counselor. The Virtual Center is especially popular among Cadet Command and USAREC Commanders since it allows for their Soldiers that are spread out across the nation to be able to access these resources 24 hours a day.

From advanced resume writing skills to the Boots to Business class, even Commanders have found this program to make a huge difference in their own transition. COL (R) Ardis Porter comments "At a glance, I didn't think SFL-TAP would offer much in preparation for retirement. While attending the program, I quickly realized how it prepares Service Members for an informed, smooth transition. I was extremely impressed with how it points an individual down the next right career path. The program is a full spectrum approach in assisting soon to be Veterans . . . Awesome program!"



COL (R) Porter enjoying a new path during retirement

Photo courtesy of Jeanette Debiak

COL (R) Porter transitioned from the the Fort Knox installation in 2017. He credits his smooth transition and exceptional resume to his time spent with the SFL-TAP staff and the support of his Command. As a Commander himself, he recommended to his Soldiers to go early and repeatedly, stating that it allowed for the information to process and for questions to be asked and addressed with plenty of time. Being able to give his Soldiers that time was very important to him.

While SFL-TAP is widely understood as a “Commander’s Program” by Brigade Level Commanders and higher, there is still some work to be done at the Battalion and Company levels. Battalion and Company Commanders have the most direct impact on their Soldiers and their successes or failures during their transition cycle. Improved training, education, and communication can ensure that Commanders at all levels understand the importance of SFL-TAP and will impart that to their Soldiers. Commander’s support is what makes SFL-TAP as powerful as it is today, with the ability to impact transitioning Soldiers in a positive way growing more every day. ■



JUMP-START YOUR CIVILIAN CAREER

The time is now to use the benefits and services you have earned as a Soldier. Contact your local VA Benefits Advisor or your SFL-TAP office to sign up for a Military Life Cycle (MLC) module about resources available to help you plan for your future today.

MLC MODULES COVER TOPICS INCLUDING:



VA Education
Benefits



VA Benefits 101



Social and
Emotional Health
Resources



Community
Integration
Resources



VA Home Loan
Guaranty Program



Vet Centers



VA life Insurance
Benefits



Reserve
Component Dual
Payments



Survivor and
Casualty Assistance
Resources

**Opted in
to BRS?
Great. Now
take full
advantage
or lose
out.**

■ Soldier for Life

Editor's Note: This information, provided by Soldier for Life, is incredibly valuable for Soldiers earlier in their career. While there is not much that Soldiers can do during or close to the transition window, we wanted to share this information to help Soldiers better prepare for their transition as early as possible.

Imagine losing out on more than \$100,000 because you forgot or simply failed to do one simple task.

That is potentially what's at stake, or worse, if Blended Retirement System (BRS) opt-ins do not take advantage of the system's key benefit – matching retirement-plan contributions.

Yes, under BRS, the government automatically contributes one percent of a service member's basic pay into his or her TSP account. However, to take full advantage of BRS, the service member needs to contribute from his or her own paycheck. The servicemember can then receive the government's matching contributions up to an additional four percent.

If you think you're satisfied with the government's automatic one-percent contribution, consider this scenario recently outlined in a *Military Times* article by Karen Jowers:

- An E-5 with five years of service who opts into BRS gets an automatic government contribution of 1 percent of basic pay, or \$27 a month in 2018.
- If the E-5 contributes 5 percent to the TSP, the total matching contribution would be \$137 a month. No TSP contribution means losing \$110 a month.
- It adds up over time, with the service member losing out on even more money after future pay increases, and with increased earnings. That's a loss of more than \$100,000 after 15 more years of service, assuming a 7 percent rate of return on the TSP investment. Half of that loss comes from the service member's lack of contributions and half from the loss of government matching contributions (and the associated earnings on the money over the years).

Think of the TSP as the military's version of a 401K. Under the Legacy Retirement System, the government does not match service members' TSP contributions. Under BRS, though, it does...but only if you go in and elect it to deduct a percentage of your pay that is of your choice.

It's important to note that only the Soldiers who opted in to BRS have to set a contribution

percentage for their TSP. The new Soldiers who were auto enrolled in TSP when they joined in 2018 (and later) are automatically set for a 3% contribution from their 60th day of service onward. If they do nothing, they'll contribute 3% and when they go over 2 years of service, the government will start adding a 3% match to the 1% automatic the government started on their 60th day of service. So that's 7% total (after two years) if they do nothing to change it.

Nearly 400,000 Servicemembers opted in to the Blended Retirement System (BRS) during calendar year 2018. Another almost 150,000 troops who entered the military in 2018 were automatically enrolled.

These Servicemembers took the critical first step to ensuring they get, at the very least, some pension benefit should they separate from the military before serving 20 years. (After all, according to the Defense Department, currently 81 percent of service members in the legacy retirement system separate with no government retirement benefit because they did not stay in a full 20 years)

But many are not aware there is a crucial next step that can make a substantial difference in their pensions. In fact, a little more than one in 10 service members who have switched to BRS are not putting any money into their Thrift Savings Plan (TSP) account, according to DoD figures. Don't let a simple step in the process stand in your way of taking full advantage of the Blended Retired System.

Visit MyArmyBenefits at www.myarmybenefits.us.army.mil and check out the Retirement Calculator. Plug in various basic pay deduction percentages (up to 92 percent) to see just how far a little bit out of your paycheck will go in the future. Seeing those figures come across your screen will likely be all the motivation you need to get the job done.

How do I adjust my TSP contributions?

Go to MyPay (<https://mypay.dfas.mil/>) and log-in using your DS Login or CAC card. Click "Traditional TSP and ROTH TSP. Scroll down to the bottom of the page and choose



Photo courtesy of 401kcalculator.org

your pay contribution percentages from your Basic Pay, Special Pay, Incentive Pay and Bonuses.

How do I know if I want a Traditional or a ROTH TSP?

The biggest difference between a Roth and a Traditional is how and when you get a tax break. The tax advantage of Traditional is that your contributions are tax-deductible in the year they are made. The tax advantage of a Roth is that your withdrawals in retirement are not taxed. Keep in mind that Roth TSP is an after-tax contribution; so, you must consider this when selecting percentages of pay to contribute. For example, an election for 100% of a bonus may not process since it does not allow for taxes and other deductions.

How much should I put in?

Calculate the percentages of basic pay, incentive pay, special pay and bonus you wish to contribute to TSP and remember to consider your other monthly obligations. Determine your ability to maximize your TSP contribution while maintaining enough funds to support your lifestyle. The percentage you elect will be applied daily. If you are not currently receiving incentive pay, special pay or bonus pay, your election will take effect whenever you become entitled to this pay. Your TSP elections will stay in effect until you submit another election to change or stop your contributions, or you separate from service. For example, if you elect to contribute from bonus pay, your election will cover future installments, or any other bonus pay to which you become entitled.

Your elections will overlay all prior elections, so each Traditional and Roth percentage elected must be filled. If you do not wish to have an election, for example, if you don't want a bonus contribution to Roth, enter zero in the Roth bonus contribution percentage.

Other deductions to consider:

Also consider all current deductions such as: forfeitures, Social Security and Medicare tax (7.65% of basic pay), federal income tax withholding, Servicemembers' Group Life Insurance (SGLI), Family SGLI, state income tax withholding, debts, garnishments, bankruptcies, tax levies, alimony, child support, and any fines. Traditional TSP and TSP loans are deducted before Roth TSP. If there is not enough pay available for the amount you elected for Roth TSP, no contribution will be made.

What are the rules for stopping contributions?

If you Stop your basic pay contributions, your service will automatically terminate your contributions from special pay, incentive pay and bonuses. However, you may stop contributing from incentive pay, special pay or bonus pay and continue your contributions from basic pay.

What is the Annual Maximum?

The maximum Internal Revenue Code (IRC) contribution elective deferral limit for 2019, which is the combined total of your Traditional deferred contributions and Roth contributions, is \$19,000. Also, the IRC annual addition limit for 2019, which includes exempt Traditional contributions as well as Traditional deferred contributions and Roth contributions, is \$56,000. Roth contributions can be made from combat zone tax exempt pay as well as post-tax pay, however, the annual limit for Roth remains at \$18,000 even if you are in a combat zone. Exempt contributions above that amount can only be made to Traditional TSP. However, as an exception to the limits described in this paragraph, deferred contributions can also be made to Traditional catch-up; and deferred or exempt contributions can also be made to Roth catch-up, if you are eligible. ■



Photo courtesy of Carrie Plemmons

MY TRANSITION as a MILITARY SPOUSE

■ **Carrie Plemmons, SFL-TAP Administration Operations**

Transitioning from Army active duty can be difficult as a military spouse, even frightening, but it can also be a new, rewarding challenge if you embrace it.

When my husband and I got married, he had already been in the Army for 12 years. I knew that at some point we would be transitioning to another location once he retired. He was a career counselor for Army Reserve Soldiers in Indiana at the time of retirement, so our experience while

transitioning was even more difficult because I did not live on or near a military installation. Being so far away made it impossible for me to access installation support and other services provided in-person during my transition. To combat this, I relied on friends through social media and online research to find resources available at regional installations.

My husband attended Soldier for Life – Transition Assistance Program (SFL-TAP) at Fort Knox, Kentucky during his transition.

I remember him creating his resume and him sharing with me how to write my own. We learned together as we crafted my resume using what he learned in SFL-TAP. I had not searched for a job in over a decade, but, with what he had taught me, we were able to use the skills from his transition classes to modernize my resume for the current job market.

I was bracing for the retirement years when we would relocate and “start over” as a family. We

talked about moving from our current location to his hometown in Kentucky. This was difficult for me, as I was born and raised in Indiana, my family was located there, and I would be leaving a stable job of 12 years. Military spouses move often, but due to our special assignment in Indiana, retirement was my first big move as an Army spouse.

Time flew up to his retirement and for us as a family to move. I was leaving a secure job, friends I had known for years, and starting not only in a new place, but also a life outside of the Army. I was worried about my son starting a new school, meeting new friends, our veteran benefits after transition, medical benefits, and adjustment to life outside of being active duty.

The transition was an exciting, but also frightening time, as I did not have a job lined up for the move. Even though, as a team, we had built our resumes together, job searching in the modern career environment was different than we both remembered from our previous searches. My husband was hired into a federal position almost immediately after transition, but I struggled to find work. It took months to find a new position and when I did, it was a significant commute from our new house. It was hard to find jobs in our new town, so I settled for a part-time position while I continued the search. I ended up finding full-time work, but it took six months and the position

was located almost an hour away from home.

We faced some unique challenges as a family. Transition was difficult, not just because of the stress of job searching, but also due not having the resources available because we no longer lived close proximity to a military installation. It was different learning about the Veteran benefits we would receive and switching to new medical plans. I often wondered what it would be like if we decided to stay in service a bit longer, or if we decided not to move, or perhaps if we had moved somewhere else.

We are now three years past transition and I can thankfully say we successfully transitioned as a family. When I look back and think about the “what ifs,” I would not have changed a thing. During transition, I met some of the most incredible people and got to work great jobs along the way. I adapted to the lifestyle and to civilian culture again, increasing my knowledge on so many levels. I was so inspired by our transition, that I pursued a career helping others complete theirs successfully.

For those currently in the transition window, go to SFL-TAP early and bring your spouse with you. I wish I had done this during my transition, as I know I could have found more resources and knowledge that may have shortened



Photo courtesy of Carrie Plemmons

my job search and helped me learn more about our new civilian benefits. Military spouses are eligible to attend with their Soldier to learn about resume writing, job searching, and other benefits available to Veterans and their families.

The transition process made us stronger as a family, gave me a chance to spread my wings and start over in a new place, and raise our children in a great location. It took time, but the adjustment was worth it and the resources along the way helped us become successful in our pursuit of a new life. Everyone in the military will transition at some point, so getting the opportunity to push the “restart button” can be welcoming, you just need to prepare. ■

STAND UP, SPEAK UP, AND CLAIM YOUR **VETERAN** STATUS PROUDLY!

The Department of Labor (DOL) is committed to expanding employment opportunities for all American workers, especially veterans, who receive priority of service at nearly 2,400 American Job Centers across the country.

Find employment resources and learn more about DOL's Veterans' Employment and Training Service (VETS) at dol.gov/vets and veterans.gov.



VETERANS' EMPLOYMENT AND TRAINING SERVICE
UNITED STATES DEPARTMENT OF LABOR

VETERANS.GOV



SFL-TAP: A Commander's Program and a Soldier's Responsibility



 **Lauren Cooper**

A Commander's Program

Since its inception, the Soldier for Life – Transition Assistance Program has been a Commander's Program. SFL-TAP relies on the support of Commanders to ensure that their Soldiers can successfully transition from active-duty service into the civilian sector, or discover retention opportunities, such as joining the Reserves. This can be a struggle however when the time needed to attend classes and counseling(s) seems to interfere with mission requirements.

SFL-TAP knows that the mission comes first. That's why SFL-TAP has developed ways for the Soldier to work around mission requirements while achieving their transition goals.

It's important to note that Soldiers in the transition window have two missions: to fulfill their duties as a

Soldier, and to ensure that they've prepared for life after Active Duty. SFL-TAP wants to make sure that both of those missions are achievable.

SFL-TAP encourages transitioning Soldiers to start SFL-TAP 18 months before transition, and 24 months before retirement. This benefits both the Soldier and their Commander – the Soldier has more time to plan and prepare, and they can distribute their requirements to make it easier to schedule around mission needs. SFL-TAP created the Virtual Center, which is unique to the Army. This allows Soldiers who don't have a SFL-TAP center on their installation to attend classes without needing to go TDY. The Virtual Center is available to all transitioning Soldiers – so even if there is a center on their installation, they can use it to further ease scheduling issues. It has all of the requirements available, and our certified counselors and financial planners are accessible 24/7. Soldiers can complete all of their requirements through the Virtual Center, or do some in person, depending on their needs and preferences.

Lastly, with the new changes happening to SFL-TAP coming this fall, we've tailored the program even more to the transitioning Soldier's situation and needs. Many of the changes are behind the scenes, but know that all of them are to help the Soldiers succeed during and after transition.

If you or one of the Soldiers in your command are transitioning, reach out to us early. Visit your local center, call us at 1-800-325-4715, or through the [Virtual Center](#).

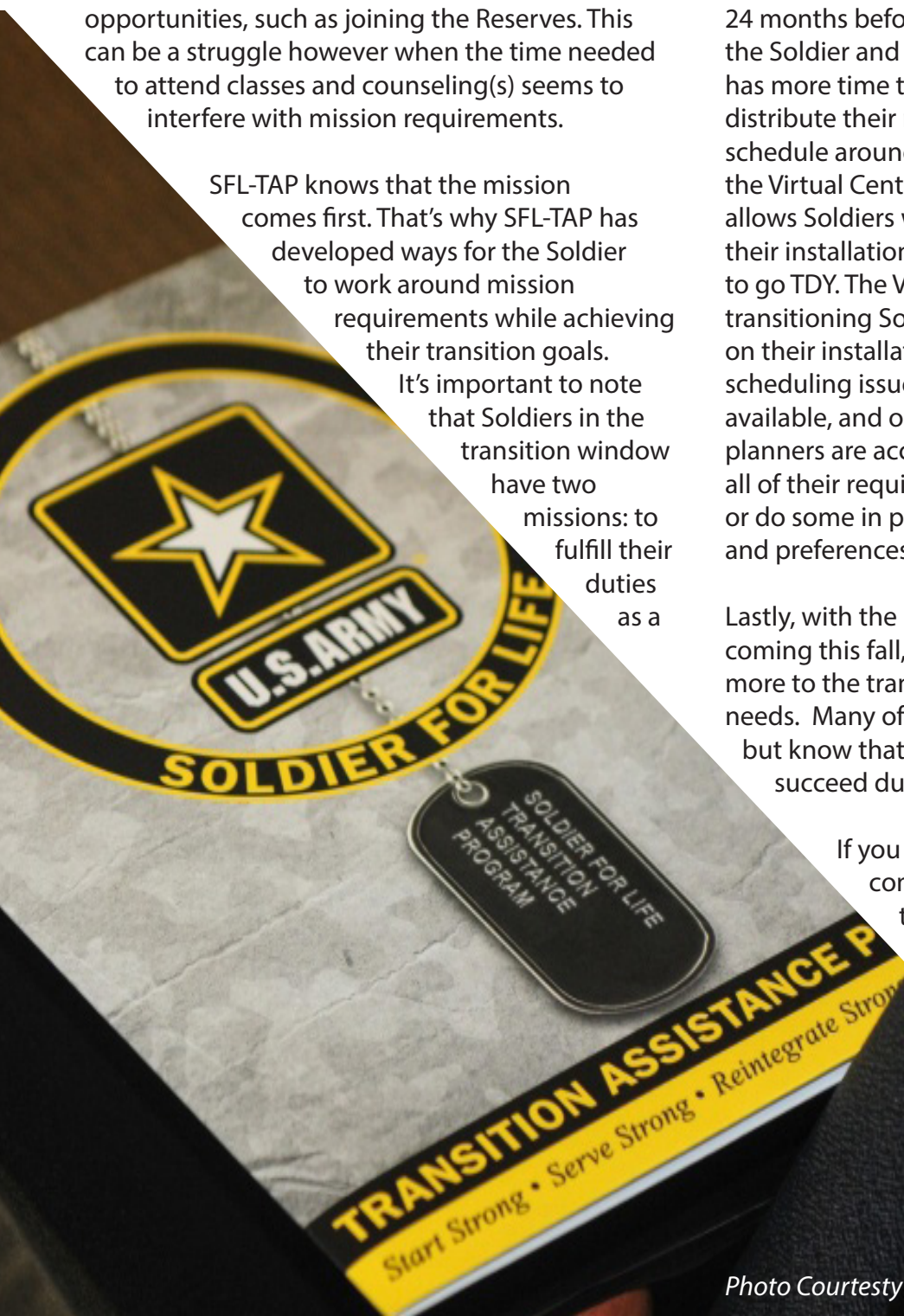


Photo Courtesy of Sgt. David Beckstrom

A Soldier's Responsibility

Just over five years ago, we made the very big change to rebrand and become the Soldier for Life – Transition Assistance Program. Even in that small amount of time, so much has changed already. Our look and name may be the same, but we're "not your parents'" SFL-TAP anymore. We've evolved to keep up with the changing needs of our Soldiers, and to give them more choice over their transition preparation.

Transition is not a one size fits all process. Soldiers need solutions that fit their needs, whether they are retiring, joining the Reserves, going to school, or searching for a civilian job. Within those choices, there are millions of different scenarios and situations that Soldiers may find themselves dealing with – and they aren't limited to those choices, either. That's why we're focusing on a more individually tailored approach to transition.

This approach is part of the changes laid out in John S. McCain National Defense Authorization Act for Fiscal Year 2019. Starting in Fall 2019, Soldiers will take a self-assessment to determine their needs. Soldiers will be placed in one of three tiers, each with different levels of class time, so Soldiers who are more prepared don't have to spend as much time in the classroom. This new approach allows the Soldier to have more control and choice in the classes they attend before transition. As always, Soldiers have the ability and opportunity to attend any of the classes offered. SFL-TAP has been told by many Soldiers that "you get out of this program what you put into it," which is why it is so important for Soldiers to have more control over the program, and essential for SFL-TAP to provide as many opportunities as possible.

SFL-TAP's goal has always been to support our Soldiers and help them achieve their transition goals. The new SFL-TAP is how we're growing and changing alongside our Soldiers, and the civilian world, to make that happen. ■



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So you've got the interview...

How do you decide what to wear?

■ **Lauren Cooper**

“*D*ress for the job you want, not the one you have” – you’ve heard it over and over again. While it’s still true, the rules of business attire have changed. The job you want might involve dressing in a suit and tie, jeans and a polo, or something in between. You might even be trading one uniform in for another! Figuring all of this out, especially for an interview, can be particularly difficult for Soldiers who have been used to wearing the same thing to work every day. So how do you decide what to wear?

Deciding what to wear to an interview depends on several variables. What’s the industry? What’s the company culture? What position is it for? Is it a high level position? All of these variables should be taken into consideration. For example, let’s say you’re interviewing for a position at a manufacturing

company. What you would wear for an interview as a maintenance technician or mechanic versus an accountant or salesperson would be vastly different even though the industry and the company are the same. Even what you would wear for an interview as a maintenance technician versus the facility manager would be very different. While both are focused on facility maintenance, as a potential manager, you would want to go more formal with a suit and tie due to the nature of the position.

As a general rule, it is better to be overdressed than underdressed. If you are applying for a job in an office environment or a management position, while it varies some by company, the dress code is typically business casual. You’ll want to dress one step up from that. For men, that would be a suit and a tie. For women, a pantsuit, a skirt suit,

or a dress with a blazer would be appropriate. Make sure that your shoes are sensible and well-taken care of – avoid shoes that are scuffed or too casual, such as sneakers, sandals, and backless shoes.

What about blue collar jobs? If you do a quick search on the internet for “interview attire,” you’ll mostly get responses that would be great for an office position, but what about all of the carpentry, welding, and mechanic positions? The rule of “wear something one step above the typical attire” doesn’t always apply because many of these positions require a sturdy uniform or coveralls. You still want to be well put together, but a suit and tie is probably not required. There’s some conflicting information out there about what to wear – some say that a suit and tie can’t hurt, some say to go with the jacket or the tie, some say that nice, dark wash, hole-free jeans

and a collared shirt are fine. Again, this may vary depending on the company culture and the job itself. When in doubt, ask! There is a good chance that the hiring manager will appreciate your care and desire to dress the part. If you'll be touring the facility, make sure that you wear appropriate shoes – nothing too casual, but comfortable to walk around in. Make sure that you know if you'll need to demonstrate your skills – if so, bring clean, stain free coveralls. They don't have to be brand new, but make sure they aren't obviously tore up or heavily used.

Other industries where you might have to change it up are the fashion, music, or some of the more artistic industries. You may want to show your individuality and creativity through your interview attire. On the opposite end, if you're going into an industry such as finance, you want to keep it very conservative and aim for a sharp, classic suit and tie for men or a skirt- or pantsuit with a nice, simple blouse for women.

For any job, it's about more than just the clothes you wear. Make sure that your hair is neatly done, your facial hair (if you have any) is trimmed and well-groomed, and nails are also clean and trimmed. It can be tempting to spray on your favorite cologne or perfume, but put little, if any, on to avoid overwhelming the interviewer.

The most important thing is to take the time to research and discover what you should wear. If someone in your network works there, ask them. Make sure you have as much information as possible to ensure you understand the expectations. ■



Photo Courtesy of Gloria Montgomery



Photo Courtesy of Pierre Courtejoie

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Is Your Job Application Strategy Sending Your Chance of Finding Employment during Transition up in Smoke?

Quality over quantity is a popular phrase during a job search, but what does it mean? When applying to jobs, it's important to focus on the quality of the resume in relation to the type of job being applied to. Applying to a job should not be a race to put in as many applications as possible. Are you guilty of using this strategy?

Transitioning Soldiers report finding a career post-transition as their number one priority, according to fiscal year 2017 exit questionnaires taken during the Soldier for Life – Transition Assistance Program (SFL-TAP). However, many are looking for jobs the wrong way, which is potentially lowering their chance of finding employment efficiently.

Even though you might see frustration stories from job seekers sharing that they have sent out hundreds of applications and have not received any callbacks or job offers on employment forums



or social media sites, know that this does not have to be the case for you. A common mistake for job seekers is hoping that the more they apply to open positions, the greater their chance of finding employment will become. The truth is that finding employment isn't about mass applying to online applications through LinkedIn, online job websites, or company webpages. The idea of putting your resume in for every open job doesn't normally work.

First, you should have tailored resumes for the types of jobs they are interested in. This could be specific to an industry, a role, or a title desired. The more tailored the resume is, the more likely a hiring manager will be able to piece where the applicant is a good fit within the company and for the position.

Second, you should not only have a resume tailored for the type of job they are applying to, but also to that specific position. If the job description is heavily based in management, then your already tailored resume should be adjusted to show leadership and management skills under each experience section, for example. Adapt your resume to the job description every time. Consider adding in various keywords that are included in the job description to ensure the resume reflects the characteristics an employer is looking for in the person filling the position. While this is time consuming, this type of effort in your resume can help it get seen by both computer systems and recruiters.

Once a transitioning Soldier has applied online with a tailored application, it's important to coincide this application with networking. Sometimes, job applicants network first and apply to the job after. Either way, find out who the

hiring manager is or network with someone in the company who can help put the resume into the right hands. Without this step, a resume will most likely be read by online machines and miss the opportunity of being seen by the right people. By going the extra mile, a transitioning Soldier will have more of an opportunity to be seen, called for an interview, and have a chance to share their knowledge beyond the resume.

According to The Ladders study on recruiter behavior, having a professionally organized resume with relevant information improves the rating of a resume by a recruiter by 60%.

During a job search, it's important to find ways to stand out. Having a resume that is directly related to the job opening will help a job seeker stand out from the crowd. Networking and getting your resume into the right hands will also show that a job seeker went the extra mile.



Photo courtesy of www.amtec.us.com

SFL-TAP is available to transitioning Soldiers, starting 18 months prior to transition or 24 months prior to retirement, for assistance in learning how to find opportunities in the civilian sector. Trained transition counselors can help Soldiers

learn how to tailor their resume to the jobs they are applying for, as well as learn networking skills at SFL-TAP.

To learn more about SFL-TAP, visit www.sfl-tap.army.mil. SFL-TAP Centers are located worldwide and at most Army installations. Contact information is available on the website and SFL-TAP can be reached on Facebook ([@ArmySFLTAP](https://www.facebook.com/ArmySFLTAP)), Twitter ([@SFLTAP](https://twitter.com/SFLTAP)), LinkedIn ([SFL-TAP HQ](https://www.linkedin.com/company/SFL-TAP-HQ)), and LinkedIn Groups ([Soldier for Life – Transition Assistance Program Connection Group](#)). ■

More than Me

Preparing the Family for Transition

■ *Steve Stankovich, SFL-TAP Intel Analyst*

Transition from Army Active Duty, and I would venture to say transition from any of the services, is hard, even when it's going well. I have been retired for over a year and a half now, and life after the Army has been very different for me. There are no more formations, organized PT sessions, counselings, promotions, training exercises, deployments, middle of the night calls from the MPs or Soldiers, and the list goes on.

We moved to the location we wanted, bought a house like we wanted to, and got our kids enrolled in the school that we wanted them to attend. I received an awesome job offer and am part of a great team. I continue to take care of Soldiers and families through my work, something I am very grateful for. We are doing well financially and we are very happy with our transition so far.

When transitioning from the Army, I attended the Soldier for Life - Transition Assistance Program. It was packed with various classes and workshops about everything from resume writing, interview techniques, networking, financial planning, VA briefings, and other career information. They provide you with the tools to be successful. It is your job to take those tools and use them. Military spouses can also attend these classes with their Soldier and I took my wife to a few, specifically the VA and budgeting class. Two sets of ears tend to pick up more

information than one set. It is your spouse's (and family's) transition as well, so it's a good idea to bring your spouse to the classes too.

As Soldiers, we focus very hard on making sure that the "big" things are taken care of - relocation, housing, school for the kids, employment, finances, and other major changes. However, it is equally important to stay cognizant of the social and personal aspect of transition for your family.

Spouses were part of something bigger than themselves during service, just like you. While we may miss the culture, camaraderie, and lifestyle, there are many things a spouse may miss as well. Some of those things you will not think about until after you are off active duty for a bit and realize that these things are no longer there.

For my wife, there are also no more training exercises, deployments, and late nights or early mornings that require her sole effort to ensure that everything is running smoothly while I was off "playing Army." For her, there are also no more Family Readiness Groups or meetings, unit bake sales or other unit functions, no "spouse coffees,"



Photo courtesy of Steve Stankovich

and no other events centered on camaraderie for military spouses.

What has helped is getting involved in the community. Volunteer at Sports Boosters and other events. Find groups and events in your area that share your family's interests. Pursue a hobby. Rekindle relationships with friends you haven't seen in years and forge new ones with your neighbors and coworkers. While there will never, ever be anything like life in the Army for you or your family, the new life ahead of you is what you make of it – make it memorable! ■



U.S. Department of Veterans Affairs

VA DISABILITY COMPENSATION

Do you have 180 to 90 days remaining on active duty? Are you available for 45 days from the date the claim is submitted to attend exams?

If so, you can apply for VA disability compensation under the Benefits Delivery at Discharge (BDD) program.

Those that participate in the BDD program may begin receiving VA disability compensation as early as the day after separation/retirement.

Scan the QR Code for more information.



Retirement Planning 101: Who to Talk to

■ **Mark E. Overberg**, *Director, Army Retirement Services and Lt. Col. John K. Snyder*, *Chief, Transition Assistance Policy Branch*



Unlike Soldiers transitioning from the Army before reaching retirement eligibility, retiring Soldiers must attend two different sets of briefings to develop their retirement plans. These briefs are the retirement planning briefing provided by the Retirement Services Office (RSO) and the Soldier for Life – Transition Assistance Program (SFL-TAP) Financial Planning Seminar. Retiring Soldiers should plan to attend both 12 to 24 months before they retire.

Retirement Planning Briefing

Retiring Soldiers are eligible for many benefits. They must carefully evaluate their options before making decisions about medical, dental, and vision care plus the Survivor Benefit Plan (SBP) to name a few. They may also be eligible for disability compensation from the Department of Veterans Affairs as well as Combat Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP) from the Department of Defense. In addition, they may be required to abide by laws that restrict their post-retirement employment options. Gathering and studying this information and applying these laws and policies to their personal and family situations requires extensive time, so it is best to attend as many informational briefs as possible and keep an open line of communication with your RSO and SFL-TAP Counselor.

Army policy requires active duty Soldiers attend their pre-retirement planning briefing, including an SBP briefing, 12 to 18 months before their retirement date, or at the start of the MEB process if the Soldier is led to believe it will result with a medical retirement. Reserve Component Soldiers must attend a retirement planning briefing, including a Reserve Component SBP (RCSBP) briefing between their 18th and 20th years of service. In both cases, Soldiers' spouses are strongly encouraged to attend all retirement planning sessions.

Some of the areas subject matter experts will address include:

- Retired pay, cost of living adjustments, and taxes
- The MyArmyBenefits website, calculators, and Help Desk
- Transition leave and permissive temporary duty
- Survivor Benefit Plan (SBP) and Reserve Component SBP (RCSBP)
- Retirement physicals and the Integrated Disability Evaluation System (IDES)
- VA disability compensation and other VA benefits
- Combat Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- TRICARE health plans
- Medical care in military treatment facilities
- Federal Employee Dental and Vision Insurance Program (FEDVIP)
- Veterans Group Life Insurance (VGLI)
- Retirement recognition
- Shipment and temporary storage of household goods
- Post-retirement ethics and employment restrictions
- Retired Identification Cards
- Recall from retirement to active duty
- Uniformed Services Former Spouse Protection Act
- Communications from the Army after retirement

Transition Assistance Program

The Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011 supports the Transition Assistance Program (TAP) by providing interagency workshops coordinated by the Department of Defense, Department of Labor and Veterans Affairs.

• 53 percent of Army veterans indicated that their transition was more difficult than they expected, higher than any other branch of service (Military-Transition.org)

• 78 percent of Army veterans said attending a TAP was extremely important, very important or important to their transition (Military-Transition.org)

• Service members are twice as likely to get a job before leaving active duty if they start their job search six months or more before transitioning (Hiring Our Heroes)

• Service members that start the transition process early are 36 percent better off financially (Hiring Our Heroes)

These mandatory (with exemptions) briefings for Service members moving on to civilian life help Soldiers successfully transition by reinforcing skills such as resume writing, career counseling, financial planning, etc...

Soldiers should start SFL-TAP 24 months prior to retirement. The earlier a Soldier starts, the more prepared the Soldier is for the civilian sector.

In accordance with VOW to Hire Heroes Act of 2011, the Department of Defense, supported by SFL-TAP, includes Career Readiness Standards (CRS) that all transitioning Soldiers must complete to better prepare them for a civilian career. SFL-TAP courses should be spread out over several months to mitigate time away from work duties.

Soldiers have the opportunity to tailor the SFL-TAP experience to their interests by attending career tracks, and a more tailored SFL-TAP experience is coming in Fall of 2019. The SFL-TAP Virtual Center is available 24/7 at www.sfl-tap.army.mil or by calling 1(800) 325-4715 which is accessible for Soldiers that cannot attend a brick-and-mortar location. ■

A vertical photograph showing the silhouettes of two soldiers against a sunset sky. The soldier in the foreground is wearing a helmet and has their hands near their face, possibly looking through binoculars. The second soldier is partially visible to the left. The sky transitions from a deep blue at the top to a bright orange near the horizon.

Finding Your Sense of Purpose after Army Transition

For some Soldiers, transitioning from Army active duty is difficult. According to Military-Transition.org, 48% of all Veterans surveyed indicated transition was more difficult than expected and 70% agreed transition was stressful, as of April 2018.

After transition, the military life you once knew is replaced with a civilian one with different rules, customs, and responsibilities. Some Veterans struggle after transition to find their sense of purpose and place in the civilian sector, whether through their career or daily activities.

You can help find your sense of purpose after transition, either by giving back to the community, or by remaining involved in military events.

1. Find a career you love

According to the Pew Research Center, If you are transitioning and are looking for a meaningful and rewarding career,

Photo courtesy of Staff Sgt. Amy Picard

consider entrepreneurship, careers with non-profits, or government positions.

These types of industries and career paths can allow you to be a part of something challenging, rewarding, and purposeful, depending on your chosen position. Match your passions with a post-transition plan that gives you a sense of accomplishment to coincide with the type of work you are pursuing. Blue Star discovered that employment is essential to connection in their 2018 Military Family Lifestyle Survey. "The longer it took veteran respondents to find employment after transitioning, the lower their feelings of connectedness to their local civilian community." Job searching can take much longer than expected, so it's essential to start your transition process early to increase your chances of having a job at the time of transition.

2. Volunteer

Volunteering with an organization you believe in will help you feel more connected to your civilian counterparts.

According to Blue Star's 2018 Military Family Lifestyle Survey, loss of connection to the military community was the key transition challenge for Veteran's and their spouses. If you volunteer with a military-focused organization, you will be able to connect with Veterans and military families. This may also give you a sense of purpose and familiarity to military life that can help ease any struggles that may come with transitioning. Volunteering with a military-focused organization can help you keep that "soldier connection" moving forward.

3. Be a mentor

Many recently transitioned Soldiers have stories and experiences to share with those that are transitioning after them. There are many mentorship programs out there or you can informally mentor those that you meet through social media, networking, and Army life.


If you're interested in becoming a mentor, a good

way to connect with those currently serving and attending the Soldier for Life – Transition Assistance Program (SFL-TAP) is by commenting and sharing your advice on social media. SFL-TAP has a LinkedIn Connection Group where Veterans and Soldiers can ask questions, share advice, post job openings, and mentor each other. Connect with the Army transition community by offering advice, sharing career openings, and more by using and searching #HireaSoldier on social media too.

4. Hire other Veterans

Be a leader after active duty by helping others. If you found success post-transition, use that success to help those who transition after you. By supporting your civilian company in finding qualified transitioning Soldiers to hire, you create a win-win situation for your company and the Veteran. Veterans often hire other Veterans and you can continue to serve your community by supporting the Soldiers you meet with the same inspiring and fulfilling work you have found.

Your transition does not have to be stressful, difficult, or lonely. To the Army Veteran that has not found their perfect post-transition life yet, get involved! SFL-TAP is available to retired Army Soldiers for life and to all other eligible Soldiers up to 180 days post-transition. The program can connect you to resources that can help you achieve your goals upon transition from active duty.

You can help change the lives of the thousands of Soldiers transitioning every year by giving back and sharing your success story. If you are an Army Veteran that has transitioned within the past three years, SFL-TAP wants to hear your SFL-TAP success story so we can share it with others! Contact us on social media! 



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Where's Your Nearest SFL-TAP Center?

UNITED STATES:

Fort Belvoir, VA 703-805-9247	Fort Polk, LA 337-531-1591
Fort Benning, GA 706-545-2308	Fort Riley, KS 785-239-2278
Fort Bliss, TX 915-568-7996	Fort Rucker, AL 334-255-2558
Fort Bragg, NC 910-396-2227	Fort Sill, OK 580-442-2222
Fort Campbell, KY 270-798-5000	Fort Stewart, GA 912-767-2234
Fort Carson, CO 719-526-1002	Fort Wainwright, AK 907-353-2113
Fort Drum, NY 315-772-3434	Hunter Army Airfield, GA 912-767-2234
Fort Gordon, GA 706-791-7333	JBER, AK 907-384-3501
Fort Hood, TX 254-288-2227	JBLE, VA 757-878-4955
Fort Huachuca, AZ 520-533-5764	JBLM, WA 253-967-3258
Fort Irwin, CA 760-380-5644	JBMDL, NJ 703-696-0973
Fort Jackson, SC 803-751-4109	JBMHH, VA 609-562-1756
Fort Knox, KY 502-624-2227	JBSA, TX 210-221-1213
Fort Leavenworth, KS 913-684-2227	Redstone, AL 256-876-6481
Fort Lee, VA 804-734-6612	Schofield Barracks, HI 808-655-1028
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Forward Transition Support Teams:
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Soldier for Life - Transition Assistance Program



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