

**MILITARY TRANSITION:
THE SPOUSE EDITION!**

**RESOURCE & INFORMATION
BINDER:**



**DATE:
5/17/2017**

- **Healthcare**
- **Finances**
- **Relocation**
- **Employment**
- **Education**
- **Wellness & Support**
- **VA Benefits**



S.D.M.F.C.
SAN DIEGO MILITARY
FAMILY COLLABORATIVE

OUR MISSION PROVIDES AN INCLUSIVE FORUM TO MAXIMIZE
THE COLLECTIVE IMPACT OF COMMUNITY RESOURCES TO
ENHANCE MILITARY FAMILY LIFE.

Program and Staffing Support Provided By SAY San Diego: www.saysandiego.org

www.sdmilitaryfamily.org

AGENDA

- **Check-in & Child Care Drop-off**
- **Course begins at 8:45 AM**
- **Introductions**
- **Introduction to the Workshop**
- **Breakout Groups: Please break into groups as a separatee or retiree**
 - **Healthcare**
 - **Finances & Relocation**
- **Break**
- **Employment**
- **Facebook page and Coffee & Conversation Information**
- **Courage to Call**
- **Education**
- **Lunch**
- **Zero 8 Hundred**
- **Emotional Aspects of Transition & Panel Discussion**
- **Break**
- **U.S. Department of Veterans Affairs Benefits**
- **Q&A and Surveys**



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SEPARATION TIMELINE CHECKLIST

The following checklist is a guide to assist in the completion of pre-separation transition tasks. You and your spouse must decide whether you will take Terminal Leave or sell back your leave. Each month count on this checklist is based on your Terminal Leave begin date. Some items may not apply.

Color Key	
Financial/Transition	Child Education
Health	Day-Care
Continuing Education*	Employment

18 Months Out _____, 20 _____.

- Attend TGPS or TRS
- Review VA Benefits/Health & Life Insurance Options
- Service member and Spouse Sign-up for E-Benefits
- Explore CalVet if staying in California
- Research education options using GI-Bill benefits & FAFSA (be aware of institution deadlines/waitlists)

12 Months Out _____, 20 _____.

- Consult with personal financial manager to establish transition spending plan and emergency fund
- Schedule last annual check-ups for entire family
- If staying in CA, begin establishing residency (State ID, taxes, voting, etc.)
- Assess career goals and research continuing education institutes for degree programs and technical certifications*
- Visit an Education Service Office or Navy College
- Assess employment goals, personal job skills, & credentials
- Begin establishing a professional network
- Build a resume

9 Months Out _____, 20 _____.

- Research neighborhoods to move into
 - Look for apartments or homes in the area
 - Look for schools
 - Identify local school district
 - Research enrollment requirements
 - Talk to current school liaison
 - Look for day cares
 - Apply for daycare waitlists
 - Keep copy of all applications
- Visit legal to update your legal documents for free
- Have service member make copies of medical records for VA Disability Compensation Application
- Visit a Career Center for free career readiness skills (see the employment tip sheet)
- Assess job market
- If considering federal employment, submit applications
- Discuss career/parenting options

6 Months Out _____, 20 _____.

- Review and reassess post-transition spending plan
- Narrow down new residence options

- Apply for VA Disability Compensation, a Veterans Service Organization can help
- Have service member start separation physical
- Complete vaccinations and other medical requirements for school enrollment
- Follow up on day care wait lists
- Identify local businesses in area for potential employment options and check their websites often

4 Months Out _____, 20 _____.

- Schedule Military Housing Pre-Inspection
- Practice job interviews
- Assemble a wardrobe for next job (check thrift shops)

3 Months Out _____, 20 _____.

- Look into shipment/storage options for furniture with move.mil or other services
- Select a location and neighborhood to move
- Look into first/last month's rent, deposits, etc.
- Have service member schedule any final medical appointments (vision, dental, etc) with military clinic
- Attend any final family medical appointments and obtain medical records

2 Months Out _____, 20 _____.

- Get service member's TSP Account # and password, MyPay password, & E-Benefits password
- If possible, visit the area you plan to move
 - Meet or call new landlord, sign lease
 - Visit new school, meet new school liaison
 - Research after-school programs
 - Visit new day care
- Submit resume and job applications

30 Days Out _____, 20 _____.

- Start packing or schedule move date with move.mil
- Look into public benefits that you might be eligible for (e.g. CalFresh, Covered California), call 211
- Use Healthcare.gov to choose health care plan (for family members not on VA Benefits or a group plan)
- Choose doctors on insurance plan that meet needs
- Visit new doctor's offices (drop off medical records)
- Prepare supplies for school and day care
- Follow up on job applications and continue interviews

*College/University Timeline (for August start date)

- Contact university Veteran Admissions Office in Jan
- Fill Out FAFSA between Oct 1st and Jun 30th
- Review institution application deadlines
- After acceptance, review benefits for payment

Our Terminal Leave Begin Date Month:

_____, 20 _____.

10 STEPS TO A SUCCESSFUL TRANSITION

FINANCES

1. Write down pre-separation and post-separation financial goals
2. Determine current expenses and debts
3. Plan for changes to living expenses (don't forget wardrobe for new career)
4. Evaluate cost of living changes due to relocation (don't forget taxes)
5. Determine income needed to cover future expenses and debts
6. Check credit reports (dispute any errors)
7. Get life insurance quotes (compare to VGLI and SBP)
8. Make a plan to obtain health insurance
9. Plan for retirement (choose TSP Fund or Funds)
10. Get help when you need it!

RELOCATION

1. Determine your destination and anticipated timeline
2. Schedule a one-on-one consultation with a Relocation Specialist at your Community Services Office
3. Complete application in Move.mil
4. Print, sign, and upload paperwork (i.e. orders, checklist, application, etc.) to Move.mil
5. Obtain appropriate records (i.e. school, medical, etc.)
6. Enjoy San Diego before you leave (visit your local ITT office and see page 28 for ideas)
7. Plan the trip to your new home; book lodging in advance and share your itinerary
8. Establish a routine once you arrive to your new location
9. Become active and get involved in your new community
10. Stay connected with friends from your previous locations

STEPS TO A SUCCESSFUL TRANSITION

EMPLOYMENT

1. **Service members report that finding a new career is one of their highest stressors. What options are available to me that will help lessen my stress?** www.dol.gov/vets and www.veterans.gov are the Department of Labor's sites for all things Veteran Employment related. Use the American Job Center during and after transition (FREE) to help build up your resume, attain good skills in the interview process, and meet with Veteran Representatives. www.careeronestop.org
2. **How long should I plan on for resume writing?** The average 2 page resume will take approximately **30 hours** to write. Devote specific time to writing this and do not leave it for the last minute. The better your resume, the quicker it is to find a new job.
3. **Who can review my resume and help me?** Your resume can be reviewed by the following locations: Fleet and Family Service Center, Personal Development, and American Job Centers.
4. **How do I apply for a Federal job?** Use the FFSC, PPD, or the AJC and take a class on Federal Hiring. These classes will help you understand how to write a federal resume and also how the hiring process works. <http://www.metrocareercenters.org/Home.aspx>; <http://navylifesw.com/sandiego/workshops-events/>; http://www.mccsmiramar.com/marine-family-programs/#_ppd
5. **How do I figure out what my translatable skills are?** Using ONET, you can access a list of skills obtained in any of the job duties you performed while active duty. This list will help you determine which skills you possess. Use the crosswalks section for your military duties. www.onetonline.org
6. **Culture differences, how do I overcome them?** When beginning your job search, it is important to use company websites and additionally, websites such as www.glassdoor.com to better determine what kind of culture a company might have. This will allow you to determine whether or not the company will be a good fit for you. Things to think about are: Working hours (flexible schedules), whether or not you are part of a team, dress code, etc.
7. **The company I am interested in did not post a salary for the position I want. How do I determine my worth?** Using the Bureau of Labor Statistics, you can determine how much a position will pay based on geographic area, education, and experience. <http://www.bls.gov/ooh/>
8. **Who can I reach out to when I need help during my transition?** The US Department of Labor, VETS is an agency that is here to provide the Service Member and Veteran with assistance. US DOL/VETS San Diego: Maarla Milligan, Milligan.maarla.k@dol.gov, (619) 266-4299

HEALTH INSURANCE

Affordable Care Act: The Affordable Care Act (ACA), includes a requirement for most Americans to carry health insurance. The ACA requires individuals to have a minimum level of health insurance, known as "minimum essential coverage" (MEC), for themselves and their dependents. Individuals who fail to have MEC may be required to pay a penalty (called a "shared responsibility payment") when they file tax returns.

After separating from the military, transitioning service members lose TRICARE coverage for themselves and their dependents. These new veterans and their families will no longer have MEC and must find new health care coverage. If you are leaving military service, one of your best options is to get your health care coverage from your new employer. If you do not yet have a job lined up, or if your new employer does not offer health care insurance, you have several other options including:

Continued TRICARE:

Transitional Assistance Management Program (TAMP): 180 days of premium-free transitional health care benefits after regular TRICARE benefits end. Visit <http://www.tricare.mil/tamp> for eligibility and benefit information.

Continued Health Care Benefit Program (CHCBP): Continued health care for Service members separating from active duty (up to 18 months) and their families (up to 36 months). Visit <http://www.tricare.mil/chcbp> for additional information.

Must enroll within 60 days of loss of military health care benefits

Quarterly premiums:

\$1,300 (FY16) member only

\$2,925 (FY16) member and family

Enrollees responsible for co-pays

Patient Relations at Naval Medical Center San Diego can be reached at 619-532-6418.

The Department of Veterans Affairs Health Care Program

For eligibility and Minimum Duty Requirements information visit <http://www.va.gov/healthbenefits/apply/veterans.asp>.

Myhealthvet

View and refill VA prescriptions, track delivery of prescriptions, keep track of VA medical appointments, communicate with your VA health care team, and access your VA medical record at <https://www.myhealth.va.gov/mhv-portal-web/>

The ACA Health Insurance Marketplace (also called an exchange)

<http://www.healthcare.gov>

Medicaid

The ACA health insurance marketplace will prompt you to apply if your income level is low enough to qualify.

FINANCES

GENERAL INFORMATION

Salary- Basic Allowance for Housing (BAH) & Basic Allowance for Subsistence (BAS) are not taxed. A service member may need a higher gross income after leaving the military to maintain a comparable standard of living.

- <http://militarypay.defense.gov/mpcalcs/Calculators/RMC.aspx> can be used to see how much the tax advantage is for the service member.
- At <http://www.gijobs.com/calculator> you can sign up for a G.I. Jobs account. Select Pay Calculator for the Military-to-Civilian Pay Calculator. Use the calculator to estimate how much you'll need to make in a civilian job to maintain your current standard of living. The site also allows you to compare income for different cities.
- <http://militarypay.defense.gov/Calculators/> can be used to calculate retiree pay.
- <http://www.salary.com> and www.bls.gov/oo can be used to browse salaries.

Cost of Living- www.bestplaces.net/col can be used to compare the cost of living for the current city of residence to the cost of living for other cities within the United States.

Credit Report- It is best to check your credit report at least annually.

- Request a free copy of your credit report at www.annualcreditreport.com
 - Your credit score is not free, but reasonably priced.
 - You can choose all three credit reports or only one. It is suggested to choose one every 4 months as you can see each report once every 365 days.
- Dispute any errors on your credit report to the three credit reporting agencies
 - Disputes can be done online, by telephone, or via mail
- The three credit reporting agencies are:
 - Experian 888-397-3742
 - TransUnion 800-680-7289
 - Equifax 800-525-6285

Thrift Savings Plan- <http://www.tsp.gov/>

- TSP account can be kept if balance is more than \$200.
- If account is kept it can be added to via a Reserve paycheck or via a roll over from a traditional IRA or eligible employer traditional or Roth retirement account.
- If service member has a TSP loan, the balance must be paid off within 90 days. Any remaining balance is treated as a withdrawal (10% penalty).
- Tax Exempt Combat Pay in TSP account cannot be combined with civilian accounts. The portion that is tax exempt must be left in TSP or withdrawn (no 10% penalty).

Child Support - If you are paying child support, contact one of the County of San Diego Department of Child Support Services Military & Veteran Liaisons before your separation or retirement to discuss a child support modification. The liaison can work with you to make your transition as smooth as possible! Email: Heretohelp@sdcounty.ca.gov Phone: North County: 760-740-5624, Central County: 619-578-6707, South County: 619-731-3591

FINANCES

BUDGETING HELP

If you are interested in free and confidential financial counseling to include creating a budget, creating a debt repayment plan, obtaining a credit report, and more, please contact the following agencies:

Fleet and Family Support Center, Personal Financial Managers

<http://navylifesw.com/sandiego/families/ffsc/financial-management/>

Centralized Scheduling (Call for an Appointment): 866-923-6478

Marine Corps Community Services, Personal Financial Managers

http://www.mccsmiramar.com/personal_financial_management.html

Miramar 858-577-9802

MCRD 619-524-5728

Navy-Marine Corps Relief Society

<http://www.nmcrs.org/>

MCRD 619-293-3730

Miramar 858-577-1807

Naval Base San Diego 619-767-6800

Naval Base Coronado 619-545-4477

Military One Source

www.militaryonesource.mil or call 1-800-342-9647

Offers confidential financial counseling sessions to active duty, National Guard, and reserve service members (regardless of their activation status) and their family members. Financial counseling services are available in person or by telephone with an Accredited Financial Counselor. Counseling is available up to 180 days after separation.

San Diego Financial Literacy Center

<http://www.sdfic.org/>

858-751-2606

EMERGENCY FINANCIAL SERVICES NATIONWIDE

Navy-Marine Corps Relief Society- <http://www.nmcrs.org/>

- Financial resources and assistance (loans and grants) are available to active duty or retired Sailors and Marines. Active duty Sailors and Marines need to have enough time left on their contract to repay a loan.
- Funds are provided to help with a wide range of financial needs. Common situations include food, rent/mortgage, utilities, essential home repairs, security deposits, utility deposits, car repairs, insurance deductibles, medical expenses, military pay shortage, delayed entitlements, and funeral expenses.

USA Cares- <http://www.usacares.org/>

- Provides emergency assistance (utilities, food, etc.) to Post-9/11, OIF/OEF service members, veterans and their family members who are in financial crisis due to military service or circumstances beyond all personal control.

FINANCES

Operation Homefront- <http://www.operationhomefront.net/>

- Emergency financial assistance grants for eligible applicants that can show that their financial resources are insufficient to meet current expenses and that those expenses are already due or past due.
- Assistance for Wounded, Ill, or Injured:
 - Actively served in the United States military post-9/11, and
 - Suffered a post-9/11 wound, illness, or injury in the line of duty

Semper Fi Fund- <http://www.semperfifund.org/>

- Provide immediate financial assistance and lifetime support for wounded, critically ill and injured members of the U.S. Armed Forces and their families.
- Provides direct financial assistance for expenses that are most pressing during a long hospitalization or rehabilitation including lodging expenses, childcare, out of pocket expenses, and loss of income replacement.

Operation First Response- <http://www.operationfirstresponse.org/>

- Serve all branches of our nation's Wounded Heroes and Disabled Veterans and their families with personal and financial needs. Financial aid varies as each case is based on individual needs ranging from rent, utilities, vehicle payments, groceries, clothing, and travel expenses.

EMERGENCY FINANCIAL SERVICES IN SAN DIEGO

Support the Enlisted Project- <http://www.stepsocal.org/>

- Emergency financial grants to income-eligible active duty service members (Ranks E1 to E6) and their families.
- Emergency transition assistance grants to service members who have been honorably discharged for 18 months or less (Ranks E1-E6).
- Assistance provided for auto payments and insurance, auto repair, critical baby items, emergency child and in-home health care, emergency dental, essential household items, emergency food, rent and mortgage, emergency travel, utility payments, and vision care.

Homefront San Diego- <http://www.homefrontsandiego.org/>

- Homefront San Diego does not have a set list of services and will utilize resources to see how they can help lower enlisted military families, deployed or not. All assistance is grant based.
- Emergency food, bill payment, gas, car repairs, furniture, computers, etc.

County of San Diego (COSD)-

- The COSD Health and Human Services Agency has a number of self-sufficiency programs providing social welfare services, such as cash, food assistance, employment services and medical needs. Your family may be now eligible for CalFresh (formerly known as Food Stamps and known Federally as the Supplemental Nutrition Assistance Program (SNAP)) and CalFresh Expedited Services (CalFresh within 3 days if qualified). Other food assistance resources in the San Diego area include: <http://sandiegofoodbank.org/get-help/need-food-zip-code-search>, <http://211sandiego.org> (or call 2-1-1), or <http://feedingamericasd.org/need->

FINANCES

Veterans Group Life Insurance (VGLI): VGLI is available to all service members leaving active duty. Service Member Group Life Insurance (SGLI) may be converted to VGLI up to the same amount of SGLI that the service member has in force at the time of separation or retirement.

If you apply within 240 days after discharge, you do not need to submit evidence of good health and acceptance is guaranteed. Premiums are based upon Veterans age and increase every five years. Premiums become very expensive; you may find it more affordable to get quotes from multiple life insurance companies.

Current premiums are effective as of July 1, 2014 (an example of premiums for \$400,000 of coverage is below). For more VGLI information visit <http://benefits.va.gov/insurance/vgli.asp>.

Monthly Premiums for \$400,000 Maximum Coverage under VGLI

Under 30	30+	35+	40+	45+	50+	55+	60+	65+	70+	75+
\$32	\$40	\$52	\$68	\$88	\$144	\$268	\$432	\$600	\$920	\$1840

Survivor Benefits Plan (SBP): SBP pays your eligible beneficiaries under the plan an inflation-adjusted monthly income equal to 55 percent of the retiree’s elected amount of coverage (from \$300 to full retiree pay). Premiums are automatically deducted from your gross retirement pay prior to the deduction of federal income tax, thereby decreasing your total taxable income.

Eligible beneficiary options are: Spouse only, spouse and children, former spouse, children only, natural interest person (NIP), no beneficiary, or decline. If you submit an invalid election at retirement, or none at all, one will be started automatically. The cost of such coverage will be based on your gross retired pay and will be equal to the cost of spouse only election. Election is made on the DD 2656 form. Invalid elections may also delay your retiree pay. Declining coverage, or electing any level of coverage lesser than full spouse coverage, must include spouse’s notarized signature. Your decision is binding!

Premium for spouse only coverage is 6.5 percent of the elected level of coverage. Additional cost for adding eligible children depends on the age of the retiree, spouse, and the youngest child. To calculate your premium amount, visit <http://actuary.defense.gov/LinkClick.aspx?fileticket=HODVcIMASV0%3d&tabid=1733&portalid=15> for a downloadable excel spreadsheet.

Any retiree who has paid 360 months of premiums and has reached the age of 70 is no longer required to make monthly payments.

For more information, visit <http://www.dfas.mil/retiredmilitary/provide/sbp.html>.

FINANCES

Monthly Savings & Expenses

Category	Current \$	Projected \$	Remarks
Savings			
Investing			
Household (rent, mortgage, taxes, fees)			
Food (dining out, fast food, groceries, lunches)			
Utilities (Television, cell phone, electric, gas)			
Child Care (allowances, child support, daycare)			
Automobile (gas, oil changes, registration)			
Clothing (purchases, laundry, dry cleaning)			
Insurance (health, life, vision, dental, auto, home, renters)			
Healthcare (glasses, prescriptions, vitamins)			
Education (books, tuition, fees, uniforms)			
Leisure (concerts, movies, alcohol, tobacco, child activities)			
Gifts (holidays, birthdays, anniversaries, work parties)			
Other Giving (charities, religious, club dues, extended family support)			
Personal Care (barber, beauty shop, fitness, toiletries)			
Pet Care (food, supplies, veterinarian services, grooming)			
Miscellaneous (ATM fees, stamps, cash withdrawals, office supplies)			
TOTAL SAVINGS & EXPENSES (A)			

FINANCES

Monthly Debt Payments

Creditor	Current Monthly Payment	Balance	Projected Monthly Payment	APR %
TOTAL MONTHLY DEBT PAYMENTS (B)				

	Current \$	Projected \$
TOTAL SAVINGS & EXPENSES (A)		
TOTAL MONTHLY DEBT PAYMENTS (B)		
TOTAL MONTHLY NET INCOME NEEDED (A+B)		
TOTAL YEARLY NET INCOME NEEDED		

RELOCATION

Move.mil: To process your final move application visit <http://www.move.mil> . You may start your profile early, but you will need your separation orders to finalize application.

Household Goods : For questions regarding your move or help with your application contact your Personal Property Office (PPO) or Distribution Management Office (DMO)

Navy: The PPO is located on NBSD in Bldg. 3376. The PPO is open Monday, Tuesday, Thursday, and Friday from 7:30 AM - 4:00 PM and Wednesdays from 9:00 AM to 4:00 PM. Families can contact the PPO by calling 855-HHG-MOVE (855-444-6683) or e-mailing Householdgoods@navy.mil. For more information please visit <http://www.navsup.navy.mil/household>

Marine Corps: The DMO is located on MCAS Miramar in Bldg. 2258. The DMO is open Monday, Tuesday, Wednesday, and Friday from 7:30 AM - 4:00 PM and Thursday's from 7:30 AM - 2:00 PM (For training). Families can call the DMO at (858) 577-1670, (858) 577-1671, or (858) 577-1276. For more information please visit <http://www.miramar.marines.mil/Arriving/DistributionManagementOffice.aspx>

Camp Pendleton Families can call the DMO information line at (760) 725-8177 or visit <http://www.pendleton.marines.mil/Services/DMO/Contacts.aspx>.

USCG families can utilize either PPO or DMO as they are both open to all branches.

Move Assistance: Helpful information and instructions for your move can be found at <http://www.facebook.com/NavyHHG>
<http://www.youtube.com/NavyHHG>
<http://www.pinterest.com/NavyHHG>

Military Installations: To locate the nearest military installation visit www.militaryinstallations.dod.mil.

Lodging information:

- DOD lodging <http://www.dodlodging.net/>
- Air Force Lodging 888-AF-LODGE (888-235-6343) <http://dodlodging.net/>
- Army Lodging 866-363-5771 www.armymwr.com/travel/lodging/default.aspx
- Navy Lodging 800-NAVY-INN (800-628-9466) www.navy-lodge.com

Home Buying: Consider taking a home buying workshop with Fleet and Family Support Center or Marine Corps Community Services.

Cost of Living Comparison: <http://www.bestplaces.net>

RELOCATION

Lincoln Military Housing:

Transitioning families living in military housing and needing time to move may request an extension with their housing office. It is at the discretion of the housing office to allow the family to stay. Please note, once the service member is separated, BAH is no longer provided and the family is responsible for the cost of living in military housing.

For families in the Metro San Diego area, contact NBSD Military Housing Welcome Center located at 2625 Le Hardy Street, Bldg. #3544, San Diego, CA 92136. The hours of operation are Monday-Friday, 8 AM - 5 PM. You can also call (619) 556-8443 for more information.

USCG families can contact Brenda Godbolt, San Diego Area Housing Manager, at (619) 278-7218.

For families in the Camp Pendleton area please contact the Main Housing Office at (760) 725-5885.

Some families have taken advantage of the services provided by the NBSD Military Housing Welcome Center where a housing specialist can assist families in finding temporary and long term, apartment, condo, and home rentals. Often times, families can find affordable housing out in town in comparison to extending living arrangements in military housing.

Kids and relocation:

Military Youth on the Move: <http://www.militaryonesource.mil/family-and-relationships/military-youth-on-the-move> provides videos, articles, and more for military kids and teens

Public and Private School Ratings: <http://www.greatschools.org/> provides trusted ratings and school information to help parents find the right school for their family

Teens: <http://militarykidsconnect.dcoe.mil/teens> helps teens connect with one another to discuss topics such as relocation support, school, and job finding tips.

School Liaison Officer: <http://navylifesw.com/sandiego/families/cyp/schoolliaison/>

RELOCATION

Final Move

Type of Move	Authorized To/From Locations	Time Frame	Storage
Retirement	To Home of Selection (HOS) from last duty station, previous duty station, previous designated location, or non-temporary storage.	Move must be used within one year (365 days) from termination.	Non-temporary storage for 1 year. Storage in transit of 90 days is authorized at destination.
Separation or Relief from Active Duty (Voluntary Separation) under honorable discharge.	To Home of Record (HOR), Place of Entry (PLEAD), non-temporary storage from last duty station, previous duty station, previously designated location, or non-temporary storage. If shipping to another location, responsible for paying any excess costs before shipment is booked.	Move must be used within 180 days from the official separation date.	Non-temporary storage for six months. Storage in transit of 90 days is authorized at destination.
Discharge with severance or separation pay, or involuntary release (honorably) from active duty with readjustment or separation pay (such as ERB, higher tenure, or Seaway) after 8 years of service.	To Home of Selection (HOS) from last duty station, previous duty station, previous designated location, or non-temporary storage.	Move must be used within one year (365 days) from termination.	Non-temporary storage for 1 year. Storage in transit of 90 days is authorized at destination.

Per Diem

\$142/day for Active Duty

\$106.50/day for spouse and children 12 years old and older

\$71/day for children under 12 years old

Per diem is based on a 350 mile travel day . It is a flat dollar amount and is expected to cover meals and lodging while in transit.

*Above rates do not apply when flying to final destination. Contact PSD or visit <http://www.defensetravel.dod.mil/> for those specific rates amounts.

EMPLOYMENT

Department of Labor Veterans' Employment and Training Service (VETS):

The US Department of Labor, VETS website, is designed with the Veteran and their family in mind. This website is set up to connect you to all of the National and local resources that you need to assist in Employment. You can connect to your local resourced American Job Center, Unemployment Information, along with Employment Opportunities through the National Labor Exchange. Veterans.gov is a DOL website that focuses on the job search and Entrepreneurial ventures.

- <http://www.dol.gov/vets/>
- <http://www.veterans.gov/>

Department of Veterans Affairs, Veteran Employment Center:

The Veterans Employment Center™ (VEC) connects Veterans and their families with meaningful employment and career-development opportunities.

- <https://www.vets.gov/employment/>

Fleet and Family Support Center (FFSC):

FFSC is able to help during your employment search through their Career Services. They offer classes on Employment, Resume Review, along with many other resources you may need for your employment search. FFSC is open to both the Active Duty Service Members, Retiree's and their families.

- <http://navylifesw.com/sandiego/families/ffsc/career-services/> or call 1-866-923-6478

Marine Corps Community Services (MCCS):

MCCS is able to help during your employment search through their Career Resource Center. MCCS has Certified Professional Career Coaches (CPCC) that provide classes on Employment, Resume Review, along with many other resources and workshops you may need for your employment search. MCCS is open to Active Duty Service Members, Retiree's and their families.

- <http://www.mccsmiramar.com/career-resource-center-2/> or call 1-866-923-6478

Military OneSource:

This resource presents more opportunities on employment, Spouse Education (SECO) and many more. OneSource is available to all families up until 180 days after service ends.

- <http://www.militaryonesource.mil/> or call 1-800-342-9647

O*NET OnLine:

ONET provides career exploration and job analysis using the Labor Market Information. This site will also connect you to a Career Interest Profiler.

- <https://www.onetonline.org/>

REBOOT Workshop:

The mission of NVTSI is to assist veterans in making a successful transition from military service to civilian life, with all veterans achieving, within their potential, their goals in the transition domains of *employment and career, education, living situation, personal effectiveness/wellbeing, and community-life functioning.*

<http://nvtsti.org/>

EMPLOYMENT

American Job Center:

AJC's are wonderful resources for all employment needs. These centers offer FREE services to all participants and will provide resume review, Classes on various employment topics, Interviewing Skills, Re-entry into the workforce, and more. AJC's also offer a specialized service for Veterans with Significant Barriers to employment and their qualifying spouses.

- <http://www.careeronestop.org/Toolkit/ACINet.aspx>

Blue Star Families:

Military spouses volunteer at a very high rate. Volunteering isn't just a great way to support the community, it's also a great way to learn and hone important job skills. What if you could take your volunteer experience and the skills you gained and turn them into career skills on a resume? Well, now you can. Blue Star Families has created a Military Spouse Resume Toolkit to help you get started.

- <http://bluestarfam.org/resources/military-spouse-resume-toolkit>

MilSpouse eMentor Program:

The nation's first virtual career-building network and mentoring program for military spouses.

- <http://www.ementorprogram.org>

USA Jobs:

USAJOBS connects job seekers with federal employment opportunities across the United States and around the world. As the federal government's official employment site, USAJOBS provides resources to help the right people find the right jobs.

- <https://www.usajobs.gov/>

Hiring our Heroes:

Hiring Our Heroes is a nationwide initiative to help veterans, transitioning service members, and military spouses find meaningful employment opportunities.

- <http://www.hiringourheroes.org/>

Employment Development Department–California Unemployment information:

- <http://www.edd.ca.gov/Unemployment/>

Government Agencies: All City, County, State, and Federal government agencies are committed to honoring veterans and their service and aim to assist veterans with their transition to civilian life by applying skills acquired in service to positions and career paths available within the agencies. For more information about the County of San Diego's Veterans Preference Policy (job application points for military service) visit <http://www.sandiegocounty.gov/content/sdc/hr/VeteransResources.html>.

EMPLOYMENT

Federal Employment Law and Labor Rights

If you are entering or re-entering the workforce or if you have young children entering the workforce, make sure you are up-to-date on your labor rights. Special provisions for caring for veteran, loved ones.

Federal Labor Laws under the U.S. Department of Labor – Wage & Hour Division (WHD)

The federal agency, U.S. Department of Labor Wage & Hour Division (WHD), ensures that workers in the U.S. are paid properly and for all the hours they work. **Services are free and confidential**, regardless of your immigration status. Please remember that **your employer cannot terminate you** or in any other manner discriminate against you for filing a complaint with WHD.

Know Your Federal Labor Rights Videos (English & Spanish)

<https://www.dol.gov/dol/media/webcast/20111129-kyr/20111129-whd-kyr.htm>

Information on Filing a Confidential Complaint or Asking About Your Labor Rights

The San Diego District Office is open Monday to Friday, 8:30am to 5pm. **Call 619-577-5110** or stop by: **U.S. DOL Wage & Hour at 550 West C Street, San Diego, CA 92101**. The San Diego office can take complaints and assist you regardless of where you live or work in the U.S. or U.S. territories.

Frequently Asked Questions about Filing a Complaint: <https://www.dol.gov/wecanhelp/faq.htm>

The Family and Medical Leave Act (FMLA): The Family and Medical Leave Act (FMLA) provides for up to **12 weeks of unpaid leave** for certain medical and family situations for either the employee or a member of the covered and eligible employee's immediate family; however, in many instances paid leave may be substituted for unpaid FMLA leave. Visit <https://www.dol.gov/whd/fmla/fmla-faqs.htm>

The Military Family Leave Provisions under the Family and Medical Leave Act (FMLA): The military family leave provisions of the Family and Medical Leave Act (FMLA) entitle eligible employees of covered employers to take FMLA leave for any “qualifying exigency” arising from the **foreign deployment** of the employee’s spouse, son, daughter, or parent with the Armed Forces, or to **care for a servicemember** with a serious injury or illness if the employee is the servicemember’s spouse, son, daughter, parent or next of kin. Visit <https://www.dol.gov/whd/regs/compliance/whdfs28m.pdf>

A covered employer must grant an eligible employee up to a total of **26 workweeks** of unpaid, job-protected leave during a “single 12-month period” to care for a covered servicemember with a serious injury or illness. The employee must be the spouse, son, daughter, parent, or next of kin of the covered servicemember. Visit <https://www.dol.gov/whd/regs/compliance/whdfs77b.htm>.

Qualifying exigencies for which an employee may take FMLA leave include making alternative child care arrangements for a child of the deployed military member, attending certain military ceremonies and briefings, or making financial or legal arrangements to address the military member’s absence. <https://www.dol.gov/whd/regs/compliance/whdfs28mc.htm>

Veterans: FMLA Requirement for Caring for Veterans: The Final Rule limits FMLA military caregiver leave to family members of **certain covered veterans**. A veteran who is undergoing medical treatment, recuperation or therapy for a serious injury or illness is a covered veteran if he or she: (1) was a member of the Armed Forces (including a member of the National Guard or Reserves); (2) was discharged or released under conditions other than dishonorable; **and**, (3) was discharged within the five-year period before the eligible employee first takes FMLA military caregiver leave to care for the veteran.

A **serious injury or illness means an injury or illness** that was incurred by the covered veteran in the line of duty on active duty in the Armed Forces or that existed before the veteran’s active duty and was aggravated by service in the line of duty on active duty. [dol.gov/whd/regs/compliance/whdfs28mb.pdf](https://www.dol.gov/whd/regs/compliance/whdfs28mb.pdf)

EDUCATION

Education Centers:

Visit an Education Center on a military installation for information about furthering your education and training goals.

**** Navy College Offices**

Naval Base San Diego 619-556-4922 Bldg 3280

Naval Base North Island 619-545-9589 Bldg 650

**** Marine Corps Education Centers**

Marine Corps Air Station Miramar 858-577-1801 Bldg 5305

Camp Pendleton Joint Education Center 760-725-6660/6414 Bldg 1331 (Mainside)

****Army Education Centers**

https://www.goarmyed.com/public/public_goarmyed-education_centers.aspx

Choosing an Institution:

College Navigator (Info about each school) - <https://nces.ed.gov/collegenavigator/>

College Scorecard (Colleges and affordability) - <https://collegescorecard.ed.gov>

Understanding Accreditation - <http://ope.ed.gov/accreditation/>

Funding:

****Federal Aid**

Answers to questions about student aid- <https://studentaid.ed.gov/sa/>

Free Application for Federal Student Aid (FAFSA) - <https://fafsa.ed.gov>

DOL Workforce Innovation and Opportunity Act - <https://www.doleta.gov/wioa/>

Consumer Financial Protection Bureau (Numerous Education Resources and complaint system) - <http://www.consumerfinance.gov>

****State Aid**

Board of Governor's Fee Waiver (BOG/ Free tuition at Community Colleges)

<http://home.cccapply.org/money/bog-fee-waiver>

Scholarship Search Sites:

Fast Web - <http://www.fastweb.com>

Scholly (app) - <http://myscholly.com/#scholly>

College Board - <https://bigfuture.collegeboard.org/scholarship-search>

Petersons - <https://www.petersons.com/college-search/scholarship-search.aspx>

**FFSC keeps up to date with scholarship information. Email Marilyn Stallbaum at Marilyn.stallbaum.ctr@mwrsw.com to request military related scholarship packet.

State VA Benefits:

State search for VA resources

<http://www.va.gov/statedva.htm>

CA College Fee Waiver

<https://www.calvet.ca.gov/VetServices/Pages/College-Fee-Waiver.aspx>

EDUCATION

Questions to ask

Geography Based:

- Where will I be living?
- What is the BAH for VA purposes based on the zip code of the school?
- What are the housing options for the institution?
- Near a medical facility or other required support services?
- Do you need distance learning classes?

Institution Based:

- Does the institution have the accreditation I need?
- What are the statistics of institution? (i.e. graduation rates/sought after/rankings/loan default rates)?
- Is the tuition of the school comparable to other schools?
- Are there support services available? (i.e. Disability services/Career Services)
- What is the culture? (i.e. Suburban/rural/coed/student population/faculty to student ratio)?
- Does it have desired extracurricular activities?
- Does it have desired VA services? (Student Veteran Organization/VetSuccess)
- Is the institution credible within the desired field?
- Do you feel pressured to register?
- Do they offer credit for military training?
- Are the credits transferable to other institutions? (i.e. Articulation agreements/networked)

Program Based:

- Does the school have the program I am looking for?
- Is there a programmatic accreditation associated with the desired degree?
- Does the program offer opportunities? (i.e. Study abroad/internships/faculty advisors)
- Will the degree from that school get me the job I am seeking?
- What classes will I be taking?
- What is the general opinion of other students in the program?

EDUCATION

College Comparison Worksheet

Name of School			
Type of School*			
Accreditation			
VA Approved/ BAH			
Tuition			
Admission Requirements**			
Program Offered			
Class Size			
Graduation Rates			
Other: _____			
Other: _____			
Other: _____			

*Type of School—Public/Private; Not for Profit/For Profit; 2 year/4 year

**Admission Requirements—Due Dates, Tests, Fees, Transcript

Resources to use: College Navigator - <http://nces.ed.gov/collegenavigator/> (Dept. of Education database)

GI Bill Comparison Tool - <https://www.vets.gov/gi-bill-comparison-tool> (VA website)

WELLNESS RESOURCES

GENERAL WELLNESS RESOURCES

Military One Source

www.militaryonesource.mil or call 1-800-342-9647

Offers confidential non-medical counseling sessions to active duty, National Guard, and reserve service members (regardless of their activation status) and their family members. Counseling services are available by telephone, online, video, or in person with a Military and Family Life Counselor (MFLC) in the local community. Service member and family members are eligible for 12 sessions up to 180 days after separation and retirement and sessions may continue with a provider in a new location if there is a change of location.

Zero8hundred

<http://www.zero8hundred.org/>

Zero8hundred supports transitioning San Diego military families nine months prior to leaving the military through 12 months post-service. Zero8hundred includes a comprehensive easy-to-use internet portal that provides information on services and resources specific to the San Diego region. Zero8hundred also provides access to experienced peer navigators who work closely with transitioning service members. Transitioning service members and spouses planning to remain in San Diego that attend the Transition Goals, Plans Success (TGPS) courses within Navy Region Southwest will have the option of signing up for periodic interaction with peer navigators. Navigators will provide ongoing support to families by proactively checking in with them at 1,3,6,9, and 12 months after separation, and as needed during the process, to ensure military families receive needed support to transition to civilian life.

Courage to Call and 2-1-1

<http://courage2call.org> or call 2-1-1

Courage to Call is a confidential, veteran-staffed 24/7 helpline dedicated to assisting active duty military personnel, veterans, reservists and guard members, including those who served in Operation Iraqi Freedom and Operation Enduring Freedom, through information, guidance, and referrals. This dedication extends to military families and loved ones. Peer Support and Peer Navigation is provided.

<http://www.211.org/> or call 2-1-1

A free and confidential service that helps people across North America find the local resources they need. 211 is available 24 hours a day, seven days a week. Resources for crisis, emergency, disaster assistance, food, health, housing, utilities, jobs, veterans, etc.

San Diego Access and Crisis Line

1-888-724-7240

The San Diego Access and Crisis Line serves as a free, confidential, 24/7 suicide prevention/intervention hotline. Trained professionals provide mental health crisis intervention, as well as information and referrals to mental health and drug & alcohol services in San Diego County. CHAT services are also available Monday through Friday 4pm to 10pm.

WELLNESS RESOURCES

Military Resource Line (Crisis Line)

<http://www.veteranscrisisline.net/ActiveDuty.aspx> or call 1-800-273-TALK

Confidential help for service members, National Guard, reservists, and veterans in crisis via phone, text, or online chat. Available 24 hours, 7 days a week, 365 days a year. Crisis may include stress, chronic pain, anxiety, depression, sleeplessness, anger, PTSD, difficulties in relationships, difficulties in transition back to employment or education, and challenges faced during civilian life.

CAREGIVER SUPPORT

NMCRS Combat Casualty Assistance Visiting Nurse Program

<http://www.nmcrs.org/vn>

Free, in-home visits by compassionate and experienced Registered Nurses to provide health and resource information to Sailors and marines, their families and caregivers who are dealing with injuries, conditions, and other issues related to combat service.

Southern Caregiver Resource Center—Operation Family Caregiver

<http://caregivercenter.org/> or <http://www.operationfamilycaregiver.org/>

Operation Family Caregiver is a personalized, evidence based, problem solving program for caregivers of post-9/11 conflicts as well as service members with Traumatic Brain Injury (TBI) and/or other physical disabilities. This program is designed to help families cope with their caregiving situation, increase well-being, take better care of themselves and connect with helpful resources.

DOMESTIC VIOLENCE RESOURCES

Center for Community Solutions

<http://www.ccssd.org/get-help/shelter-transitional-services/> or call 1-888-358-4657

No-cost 30-day emergency shelter program for domestic violence (female and male) victims and their children. Transitional housing units available for up to 12 months.

Family Justice Center

<http://www.sandiego.gov/sandiegofamilyjusticecenter/> or call 866-933-4673

Comprehensive assistance for victims of family violence and their children. Consolidated and coordinated legal, social, and health services to women, men, children and families.

National Domestic Violence Hotline: 800-799-7233

San Diego Domestic Violence hotline: 888-DV-LINKS

VA BENEFITS

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the U. S. Department of Veterans Affairs (VA). Some of these benefits may be utilized while on active duty. These benefits are codified in Title 38 of the United States Code.

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Dishonorable and bad conduct discharges issued by general courts-martial MAY bar VA benefits. A downloadable copy of the **Federal Benefits for Veterans, Dependents and Survivors Booklet** can be found at http://www.va.gov/opa/publications/benefits_book.asp.

eBenefits: Register for a Premium access account at <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>. With a Premium account, you can apply for disability compensation, education benefits, etc.; manage your Benefits, track the status of your compensation claim, request or find an accredited Veteran Service Organization representative to help you prepare and submit claims for benefits; find your VA letters, official military records such as DD214, personnel files, and health records; verify education enrollment; and much more.

Service - Connected Disabilities/Disability Compensation: It is to your advantage to submit your disability compensation claim prior to separation, retirement, or release from active duty or demobilization. Processing times tend to be much shorter for claims submitted pre-discharge than after discharge. Pre-discharge programs provide Service members with the opportunity to file claims for disability compensation up to 180 days prior to separation or retirement from active duty or full-time National Guard or Reserve duty (Titles 10 and 32). <http://www.benefits.va.gov/predischarge/>

GI Bill: Montgomery GI Bill (Chapter 30)
 Post 9/11 GI Bill (Chapter 33)

As a Veteran, you may be eligible for education benefits through numerous GI Bill programs. Once you've decided to use your GI Bill benefits, it is important to choose the proper school and type of training with help from http://www.benefits.va.gov/gibill/get_started.asp. Use the GI Bill Comparison tool to see the BAH for the schools you are interested in attending at <https://www.vets.gov/gi-bill-comparison-tool>.

Transfer of Post-9/11 GI Bill Entitlement: Complete and submit electronic transfer election using the Transferability Web application at <https://www.dmdc.osd.mil/milConnect>. Please note this is a DOD retention tool and must be initiated and approved while in service and may also require additional obligated term of service agreement.

Other Education Programs:

The Survivors' and Dependents' Education Assistance Program (for dependents that qualify): <http://www.benefits.va.gov/GIBILL/DEA.asp>

The Yellow Ribbon Program (used in conjunction with Post 9/11 GI Bill for tuition): http://www.benefits.va.gov/gibill/yellow_ribbon.asp

CHILD CARE RESOURCES

NATIONAL CHILD CARE RESOURCES

Child Care: When looking for child care don't forget about state funded preschools, day-care programs at local colleges, the YMCA, and the Boys & Girls Club, and daycare and school programs with local churches and community recreation programs. Remember to ask about community subsidies, grants, and scholarships.

Use <http://www.ymca.org/crs/child-care/steps-to-choosing.html> to learn how to assess a child care program to find a good fit.

You have the right and responsibility to review a potential child care provider's public record to obtain information on substantiated or inconclusive complaints or violations before placing your child in care. Check with your state licensing office to obtain this information.

Internet Search: Pair the following with your county or city name to perform internet child care searches:

- Child Care Subsidy
- Subsidized Child Care
- Grants and Scholarships for Child Care

2-1-1: Call 2-1-1 from a cell phone or landline to speak with a professional in your area about the services available.

Head Start: Call 1-888-873-5145, or visit <http://www.neighborhoodhouse.org> for more information on income-sensitive programs for ages 0-5 years.

Care.com: Care.com allows you to create a job posting, review candidate profiles, request background checks, hire a caregiver (after interview and reference checks), and pay for care.

DOD Childcare Website: DOD employees can use <https://militarychildcare.com/> to get waitlisted for Navy Child Development Centers (CDC) and Child & Youth Programs (CYP) such as summer camp and before and after school care.

CHILD CARE RESOURCES

CALIFORNIA STATE LICENSING

In California, you can obtain public record information about a child care provider's substantiated or inconclusive complaints or violations in three ways:

- ⇒ Online: <http://cclid.ca.gov/PG3581.htm>
- ⇒ By telephone: State Licensing Office at 1-844-538-8766. Health/Safety complaints and concerns about a provider may also be called in or reported online at <http://cclid.ca.gov/PG408.htm>.
- ⇒ In person: Make an appointment at your Regional Licensing Office at 619-767-2200:
Community Care Licensing
7575 Metropolitan Dr., Suite 110, San Diego CA 92108

SAN DIEGO CHILD CARE RESOURCES

Looking for Child Care in San Diego County: All licensed child care centers and family child care homes, nanny agencies and license-exempt school based programs in San Diego County are listed in the YMCA of San Diego County's free referral database. Call the referral line at 619-521-3070 (outside San Diego County) or 1-800-481-2151 (inside San Diego County) to speak with a child care consultant about your child care options. You can also search online at <http://www.ymca.org/crs/programs/resource-and-referral/child-care-referrals.html>. The YMCA of San Diego County also offers Enhanced Referrals for Children with Disabilities. Child care searches can be done by: age of the child, type of program, hours of care, and area of care needed. Referrals include the name of the program, telephone number, license number, and additional information about the child care program.

Subsidized Child Care in San Diego County: Visit <https://www.childcaresandiego.com/> to complete an application for the San Diego County Centralized Eligibility List. The list enables families to have access to subsidized programs for which they qualify.

COMMUNITY VETERAN RESOURCES

County of San Diego Veterans Services Office

http://sdcounty.ca.gov/content/sdc/hhsa/programs/ais/veterans_services.html

The County of San Diego's Veterans Services Office assists veterans and their dependents and survivors to obtain benefits from the Federal, State and local agencies administering programs for veterans.

County of San Diego Military & Veterans Resource Guide

The County of San Diego created this resource guide that lists programs and services greatly needed by Military, Veterans, Dependents, and Survivors. The guide includes program and service descriptions along with contact information for Housing, Education, Employment, Healthcare, Benefits, and Family caregiver Support. Download the guide at:

http://www.sandiegocounty.gov/content/dam/sdc/hhsa/programs/ais/documents/Military_and_Veterans_Resource_Guide.pdf

SAN DIEGO BUCKET LIST

Lego Land: 40% off for military

Safari Park: Active Duty Free; Dependents 10% discount

Birch Aquarium: Active Duty \$2 off each ticket

Boomers (Vista Location): \$12 discount Monday- Saturday, Sundays \$14 discount

San Diego Botanic Garden: Now through Dec. 31 2/3 off membership

San Diego Zoo: Active Duty Free; Dependents 10% discount

SeaWorld San Diego or Aquatica: Free single day admission for active duty and up to 3 dependents

USS Midway: Active Duty & Veterans Free Admission

American Comedy Company: 15% off Food/Drink

Belmont Park

Hornblower Cruises:

75% off 1-hour cruise or 60% off 2-hour cruise

40% off 3-hour nightly dinner cruise

In October: Kids under 12 cruise free for the 1-hour or 2-hour Sea Lion Adventure

New Children's Museum: Military with ID-50% off, Free on 2nd Sunday of the month

Balboa Park Museums

The Old Globe: \$20 tickets for Military Families and Veteran Families with coupon code

Reuben H. Fleet Science Center: 10% off admission for Military families with ID, under 3 Free

San Diego Air and Space Museum: Active Duty Free, Retired Military \$3 off, Dependents \$2, Under 3 Free

San Diego Natural History Museum: Military with ID \$5 off, Under 7 Free

San Diego Model Railroad Museum: Military with ID \$4 off, Under 14 Free

Veterans Museum and Memorial Center: Active Duty/Dependents Free, Veterans \$1 off, Under 12 Free

San Diego Hall of Champions: Military with ID \$3 off, Under 3 Free

Marston House: \$1 off admission Active Duty Only, Under 6 Free

Mingei International Museum: Military/Dependents/Retired with ID \$3 off, Under 6 Free

Museum of Photographic Arts: Active Duty/Dependents Free, Retired/Dependents \$1 off, Under 12 Free

San Diego Museum of Man: Active Duty \$2.50, Under 3 Free

The San Diego Museum of Art: Military with ID \$3 off, Under 3 Free

Aquatica Water Park: Free for military families up to 4 tickets once per year

Sky Zone: 10% discount

East Lake Tavern & Bowl: Free bowling shoes

To purchase discounted tickets or view more deals, visit your local ITT or MWR:

<http://navylifesw.com/sandiego/recreation/tickets/>