

**MILITARY TRANSITION:
THE SPOUSE COURSE EDITION!**

**RESOURCE & INFORMATION
BINDER:**

MILITARY
TRANSITION:
The Spouse Edition



**DATE:
1/12/15**

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



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**
- **Introductions**
- **Introduction to the Workshop**
 - **Separation Checklist**
- **Informative Presentations**
 - **VA – Education & Benefits**
 - **Employment**
- **Emotional Aspects of Transition**
- **Break**
- **Breakout Groups: Please break into groups as a separate or retiree (including medical retiree)**
 - **Healthcare**
 - **Relocation & Finances/Budgeting**
- **Panel Discussion**
- **Q&A and Surveys**



OPERATION TRANSITION

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VA BENEFITS

VA benefits can be difficult to navigate. There are VA representatives on each base and each VA facility. Base locations may provide quicker response time.

VA Benefits information can be found at <http://benefits.va.gov/BENEFITS/applying.asp>. This is a helpful website that categorizes the numerous ways to apply for VA benefits depending on the type of benefit you are seeking. It also provides necessary forms.

The main VA website provides location information http://www.va.gov/landing2_locations.htm

Please note that the direct involvement of your service member may be required when dealing with VA Benefits

If you need to visit the San Diego VA Regional Benefit Office, their address is: 8810 Rio San Diego Drive, San Diego, CA, 92108

For information on vocational rehabilitation and employment please visit <http://www.benefits.va.gov/VOCREHAB/>

Service Member Group Life Insurance (SGLI) may be converted to Veterans Group Life Insurance (VGLI)

For more information: <http://benefits.va.gov/insurance/vgli.asp>

EDUCATION

VA Information: websites below have great tools for researching schools that accept the 9/11 and/or GI Bill.

<http://www.benefits.va.gov/gibill/> to research schools.

Remember to do your part in conducting a background check on schools because there are some for-profit schools that target Veterans and their families: <http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

Military OneSource College Education information:

<http://www.militaryonesource.mil/k-12-and-college-education>

Scholarships:

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

<http://www.nmcrcs.org/pages/education-loans-and-scholarships>

Cal Vet Program:

<https://www.calvet.ca.gov/veteran-services-benefits/education>

Free Application for Federal Student Aid (FAFSA):

<https://fafsa.ed.gov/>

EMPLOYMENT

MCCS & FFSC offer employment services and they understand the military lifestyle so they can tailor your job search based on your situation. The websites vary by location, but here are some to get you started:

Marine Corps Community Services (MCCS)

<http://www.usmc-mccs.org/careers/>

Fleet and Family Support Center (FFSC)

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

Military OneSource

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

Employment Development Department- unemployment information

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

O-Net: Helps you explore what careers you are best suited for.

<http://www.onetonline.org/> OR Interest Profiler: <http://www.mynextmove.org/explore/ip>

Free Career Centers: These are funded by the Department of Labor and located throughout the county. The career centers allow you to work together with an employment coach and take workshops to improve your job hunting skills.

Nationwide Career Centers: <http://www.servicelocator.org/>

San Diego Area Career Centers: <http://www.metrocareercenters.org/>

Some of the centers have a Veteran’s Program (noted with a *) through the Employment Development Department with a One-Stop Career Center. They include employment services, job training, vocational education, supportive series and participation in community college programs.

South Metro Career Center 4389 Imperial Avenue San Diego, CA, 92113	Metro Career Center* 3910 University Avenue, Suite 300 San Diego, CA, 92105
Grant Hill Satellite 4153 Market Street, Suite C San Diego, CA, 92102	Central Downtown Library 330 Park Blvd, 5 th Floor, Room 555 San Diego, CA, 92101
East County Career Center 924 East Main Street El Cajon, CA, 92021	Serra Mesa – Kearny Mesa 9005 Aero Drive San Diego, CA, 92123
North County Career Center* 1949 Avenida del Oro, Suite 106 Oceanside, CA, 92056	South County Career Center* 111 Bay Boulevard, Suite E Chula Vista, CA, 91911

EMPLOYMENT

Spouse Education and Career Opportunities (SECO): SECO can help you search for information on portable careers, get you started on your education, finalize that perfect resume, or assist you with your career planning.

- <http://www.militaryonesource.mil/seco>

Military Spouse Employment Partnership (MSEP):

- <http://www.msepjobs.com>

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>

Marine Corps Community Service Careers

- <http://www.usmc-mccs.org/careers>

Morale Welfare and Recreation Careers

- <http://www.navymwr.org/jobs/>

USA Jobs: free web-based job board enabling federal job seekers access to thousands of job opportunities across hundreds of federal agencies and organizations.

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

Hiring our Heroes: Assists veterans, transitioning service members, and military spouses find meaningful employment opportunities.

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

WELLNESS RESOURCES

COUNSELING RESOURCES

Fleet & Family Support Center

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

Marine Corps Community Services

<http://www.usmc-mccs.org/>

Tricare

<http://www.tricare.mil/mentalhealth/>

Military One Source

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

211

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

National Association of American Veterans

<http://www.naavets.org/service/>

Military Resource Line (Crisis Line)

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

CAREGIVER SUPPORT

Southern Caregiver Resource Center

<http://caregivercenter.org/>

DOMESTIC VIOLENCE RESOURCES

Center for Community Solutions

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

Family Justice Center

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

San Diego Domestic Violence hotline: 888-DV-LINKS

National Domestic Violence Hotline: 800-799-7233

SAN DIEGO BUCKET LIST

North County

- 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

Central

- San Diego Zoo: Active Duty Free; Dependents 10% discount
- 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
 - Reuben H. Fleet Science Center. 10% off admission for Military families with ID. 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

East County & South Bay

- Aquatica Water Park: Free for military families up to 4 tickets
- 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/>

FINANCES & BUDGETING

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 that you can use to help you figure out exactly how much you'll need to make in a civilian job to equal your current military pay.
- <http://militarypay.defense.gov/tools/> can be used to calculate retiree pay.

Salary Information- <http://www.salary.com> and www.bls.gov 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.

Thrift Savings Plan

- ✦ 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 an IRA or eligible employer 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 and taxed).
- ✦ 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).

EMERGENCY FINANCIAL SERVICES

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 regardless of the service member's deployment status or injuries sustained in combat.
- Emergency transition assistance grants to service members who have been honorably discharged for 12 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.

FINANCES & BUDGETING

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.

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

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.

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.

FINANCES & BUDGETING

BUDGETING

Create a spending plan- List monthly income and subtract monthly savings, expenses, and debts.

Income	Savings, Expenses & Debts
Net income from job(s)	Savings, Investments
Spouse's net income from job(s)	Basic Living: shelter, food, clothing, cable, communication, medical/
Investments and trusts	Transportation: vehicle payments, gas, maintenance, insurance
Gifts	Miscellaneous Expenses: recreation, entertainment, children's activities, eating out, gifts, charities, storage,
Child Support, food stamps, WIC	Debts: credit cards, personal loans

Budgeting Help- If you are interested in a free, confidential budget, please contact the following agencies:

Fleet and Family Support Center, Personal Financial Management Specialists

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

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

Naval Base San Diego 619-556-7404

Naval Base Coronado 619-545-6071

Naval Base Point Loma 619-553-8306

Marine Corps Community Services <http://www.usmc-mccs.org/>

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

FINANCES & BUDGETING

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

Debt Help- If you are in need of Credit & Debt counseling call HUD's interactive voice system at 800-569-4287 or visit HUD's searchable map at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

If you are in the San Diego Area you can contact the following HUD Approved Agencies:

Clearpoint Credit Counseling Solutions (804)-222-4660

www.clearpointccs.org

Community Housing Works (San Diego & Escondido) (619)-282-6647

www.chworks.org

Money Management International (San Diego & Chula Vista) (866)-232-9080

www.moneymanagement.org

Novadebt (619)-296-4700

www.novadebt.org

Operation Hope, Inc. (Poway) (866)-270-2583

www.operationhope.org

San Diego Urban League (619)-266-6256

www.sdul.org

Springboard (El Cajon) (855)-736-7784

www.credit.org

HEALTH & INSURANCE

TRICARE: For Service members separating from active duty and their families: eligible for up to 18 months of Continued Health Care Benefit Program (CHCBP). <http://www.tricare.mil/chcbp>

Enrollment & Fees

- Must enroll w/in 60 days of loss of military health care benefits
- Quarterly premiums:
 - \$1,193 (FY14) member only
 - \$2,682 (FY14) member and family
 - Enrollees responsible for co-pays

Exceptional Family Member Program (EFMP) families may be eligible for Extended Care Health Option (ECHO) for an additional 180 days from the date of separation
More information can be found here: <http://www.tricare.mil/echo>

Affordable Care Act: The Affordable Care Act (ACA), also known as Obamacare, includes a requirement for most Americans to carry health insurance. Beginning in 2014, 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. Employer based health coverage is the most affordable option for many people, since employers typically pay a large percent of the monthly premiums. 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:

- If you are a service member, retiree, family member, or survivor covered by TRICARE, you have MEC <http://www.militaryfamily.org/feature-articles/what-do-military-families.html>
- The Department of Veterans Affairs Health Care Program <http://www.militaryfamily.org/feature-articles/transitioning-service-aca.html#va>
- Department of Defense Temporary Health Care Coverage Options: <http://www.militaryfamily.org/feature-articles/transitioning-service-aca.html#dod>
- ACA health insurance market place <http://www.militaryfamily.org/feature-articles/transitioning-service-aca.html#aca>, or you may be eligible to apply for Medicaid <http://www.militaryfamily.org/feature-articles/transitioning-service-aca.html#med>

Applying for Coverage: www.healthcare.gov. For CA use www.coveredca.com

Survivor Benefits Plan: <http://www.dfas.mil/retiredmilitary/provide/sbp.html>

RELOCATION

Cost of Living Comparison: www.bestplaces.net

Move.mil: to process your final move application visit www.move.mil

Move Assistance: helpful information and instructions for your move can be found at

http://www.navsup.navy.mil/navsup/ourteam/navsupgls/prod_serv/household

www.facebook.com/NavyHHG

www.youtube.com/NavyHHG

www.pinterest.com/NavyHHG

Personal Property Office: for questions regarding your move or help with your application

Call 855-HHG- MOVE (855-444-6683) or e-mail Householdgoods@navy.mil

Military Installations: to locate the nearest military installation

www.militaryinstallations.dod.mil

Home Buying: Contact the Fleet and Family Support Center and attend their Home Buying Workshop

www.navylifew.com/sandiego/families/ffsc or call 866-923-6478

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

Kids and relocation:

Military Youth on the Move <http://apps.militaryonesource.mil/MOS/f?p=MYOM:HOME2:0>