Winning the Transition Game

Plot your course to a civilian career.
TOO MANY ACRONYMS IN YOUR COVER LETTER
GO BACK TWO SPACES

YOUR JOB SEARCH WAS TOO NARROW:
CONSIDER CAREER CONSULTING SERVICES

DEVELOP A SOLID STRATEGY
ADVANCE THREE SPACES

TELL FRIENDS YOU’RE ON THE JOB HUNT
MOVE AHEAD TWO SPACES

USE MILITARY JARGON IN YOUR RÉSUMÉ
GO BACK TO START

THIS WAY TO SUCCESS

START
Steps to Success

Follow these five simple steps to advance in your quest for a rewarding civilian career.

By Capt. Patricia Cole, USN (Ret), program director, MOAA Transition Center
Transitioning from military service to the civilian job market can be an exciting time. Post-military careers encompass a dizzying array of options and leverage a broad range of skills derived from state-of-the-art training and experience. Low veteran unemployment rates reflect available career options well beyond traditional military job fairs and employment websites.

For many, this is perhaps the first time in which major career choices need to be made that don’t involve an assignment officer:

- when (or if) to relocate,
- identifying and considering available job opportunities,
- determining whether to pursue additional education or training, and
- assessing which industries present the best economic outlook.

Ways to resolve these common concerns might not be immediately clear. There’s a great deal of information available online, but that can be a double-edged sword. What sources are reliable? What is the best way to gather data and facts? What about information that sounds good but might, in fact, lead down the wrong path?

Fortunately, a successful transition doesn’t require special knowledge or skills. A few key steps can provide a framework on which to construct a great transition. Executing them in the correct order is important.

**Step 1: Strategy**

Too often, transitioning veterans rush into the transition process without a clear objective. If the goal is to attract the attention of a desired employer or company, it is important to have an understanding of what that particular employer is seeking. An across-the-board, “I can do anything!” approach might seem reasonable, but it isn’t actually very helpful to a prospective employer trying to assess specific skills required for their needs. A clearly defined objective — either a specific position (e.g., project manager) or type of industry (say, healthcare or logistics) — allows a candidate to properly present key strengths and skills in a way an employer can understand and appreciate.

**Step 2: Networking**

This step might surprise many of those in transition, especially those with a tendency to initially focus on their résumé. The single most important facet of the job-search process is networking. However, it often is ignored or not made a priority. Networking simply is leveraging new and existing relationships — relationships that are casual and professional in nature. Networking already is something most people do without realizing it: for example, when searching for the best school for their children, when looking for a reliable air-conditioning technician, or when exploring options for a new or used car. Networking is
critical because it allows a candidate to bypass the downtrodden path of posting or submitting résumés. Instead, it helps a job seeker use contacts to uncover information about jobs that aren’t posted — a significant number of jobs are never posted anywhere — as well as get a foot in the door at a desired company. The objective is to establish a casual, professional relationship with an existing or prior employee. Employee referrals almost always get interviews.

**Step 3: Résumé**
Résumés are an important and necessary part of the job-search process, but candidates aren’t hired because of their résumé’s content; the purpose of a résumé is just to start the conversation with your target employer. At a minimum, a résumé should inspire a phone call from a prospective employer to have a discussion, but the ideal outcome is an invitation to come in for an interview. Two important elements will ensure your résumé is ready to do its part. First, résumés always should focus on the needs of the employer and not be a “biography” of everything the candidate has ever done. Employers often favor chronological résumé formats because they readily show where and when desired skills were acquired. Second, résumés always should be reader-friendly. An employer who picks up a résumé already knows what they are searching for: specific information related to required skills and abilities. A résumé’s format should make it easy for the reader to find that information quickly.

**Step 4: Interview**
This is where the deal is sealed. A successful interview is one in which a candidate is at ease, is able to answer detailed questions about professional skills and experience, and has established a professional rapport with the interviewer. Interviews primarily are about determining the candidate’s fit for a position — that is, how well they’ll integrate into the existing team and company culture. Fit is critically important, because it’s a major indicator of how long a candidate is likely to stay on board, something of keen interest to an employer.
Over the past few years, the number of virtual career fairs and online-networking platforms for veterans has increased. These events connect you directly to employers and recruiters. Participating in one of them is a great opportunity for you to get your résumé and LinkedIn profile into multiple hands at once and also is a chance to build connections with potential employers.

Typically, a virtual career fair or networking event will allow you to chat one-on-one with a recruiter for 5-10 minutes, either through web-based video chat or through an online chat function. Here are a few things to keep in mind before attending a virtual career event:

- As with any career networking event, research the companies that will be there. Are you interested in these companies? Do your skill sets align with their needs?
- Prepare a template ahead of time that includes an introduction highlighting who you are. This allows you to focus your time on making connections and asking questions.
- Make your responses quick — but professional. This is not the place for emojis or abbreviations like “OMG” or “LOL.”
- Visit www.moaa.org/virtualcareerfair for additional tips and to register for MOAA’s upcoming virtual career events.

Conducting interviews is a laborious and time-consuming process, so employers generally use them to assess only candidates deemed at least minimally qualified for a vacant position. Preparation is key. Research basic information about a company and be familiar with key aspects of their business as well as knowledgeable about any recent newsworthy items. Also, check for background information on interviewers via Google and LinkedIn. Not only is this degree of preparation both obvious and impressive, it indicates a strong interest in the company — an attractive attribute for employers.

Step 5: Salary negotiation

By this point, most candidates have received an offer but might be uncertain about how to proceed. Military salaries are a matter of public record, while private-sector compensation can seem mysterious. But there are several straightforward steps candidates can take before sitting down at the negotiation table.

First, keep in mind the salary negotiation process is not just about salary. Achieving a good outcome requires consideration of the full compensation package: salary and benefits. If an employer has a strong employee benefits package, the offer deserves serious consideration, even if the offered salary doesn’t quite reach your desired level.

Second, give some thought to personal salary requirements and develop three different numbers: 1) a number that represents the absolute minimum desired salary to ensure existing personal financial obligations can be met; 2) a second number for a salary level that would create a feeling of high satisfaction and happiness; and finally, 3) a number representing a mind-blowing salary that exceeds all reasonable expectations. Having these three numbers in mind will allow an instant assessment of any offer based on a candidate’s personal baseline of financial needs and expectations.

Next, conduct advance research to gain an understanding of a general salary range appropriate for the target position. This can be determined from a number of sources, including online references such as Salary.com, the Occupational Outlook Handbook, and the Bureau of Labor Statistics (www.bls.gov). Industry networking contacts are another good source.

The objective is to have a general salary range in hand to understand industry parameters for the same or similar positions based on location, type of industry, and company size. It is important to understand the salary negotiation process is not adversarial. An employer has worked hard to get to this point and has a vested interest in satisfying the expectations of a top candidate and closing the deal.

Upon receiving an offer, your options are to accept, decline, or renegotiate. If the offer falls within your researched range and meets personal requirements, accept it! This is the best-case scenario for both the candidate and the company. If the offer does not meet your requirements and is below your researched range, consider declining it. This always should be done with courtesy and professionalism. Finally, if the offer is within your general range but lower than...
desired, renegotiate. Be prepared to justify why an employer should consider a higher salary. Emphasize specific skills, qualifications, and other desirable attributes that attracted the company in the first place. While it is likely an employer will have a runner-up or two, its desire is to land the top candidate. Professionalism and preparation are the best tools at this stage of the process and will serve you well.

Navigating the transition process sometimes can feel a bit perilous and uncertain. But following the above steps will light the path to a successful outcome. Taking time to thoughtfully approach the transition process will result in a job that delivers a high degree of personal and professional satisfaction.

Here are a few tips to consider when compiling your reference list:

1) Stay in contact with former managers, colleagues, and even professors who have observed your people skills and are familiar with your work.
2) Tone of voice and body language can reveal reluctance, so ask for a reference in person or over the phone. Poor eye contact, a flat voice, and hesitation are good indications it’s best to find someone else.
3) Provide your references a job description or vacancy announcement for the position you’re seeking so they can highlight your most relevant work experience.
4) Offer your references a list of major projects and achievements you have worked on together.
5) Before you leave your current position, ask your boss to serve as a professional reference. In cases of involuntary departure, strive to agree with your former boss on an exit statement that will describe the nature of your departure in terms acceptable to both of you.

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THE RIGHT JOB IN THE RIGHT PLACE

WINDFALL! GO STRAIGHT TO FINISH

By Heidi Lynn Russell
On a scale of one to 10, former Navy Lt. James Landreth ranks Charleston, S.C., as a “nine” for “dream community.” When he and his wife considered where they wanted to live, Charleston had it all. They were both from the Southeast, so their families were within driving distance. They already had purchased a home at nearby Daniel Island, just a few miles from the charming, historic downtown. Commute times were moderate compared to those in major cities such as Los Angeles and Washington, D.C., and they couldn’t imagine a better place to raise their children.

Several months after receiving his master’s degree in nuclear engineering from the University of South Carolina, Landreth got a job in Charleston as a propulsion system life cycle manager for the Coast Guard’s national security cutter fleet. But he didn’t just focus on Charleston during his job search: In the year prior to his separation from the military, Landreth applied to 40 positions located across the country. “I researched maybe hundreds [of jobs],” he says, “and seriously considered less than 10.” In the end, the offer in Charleston was a no-brainer.

If you’re determined to put down roots in a particular community after your military separation like Landreth was, follow these tips from veterans who built a life in their dream town.

**Step 1: Prioritize goals**
According to former Army Maj. Skip Freeman, coauthor of *Headhunter Hiring Secrets 2.0: How to FIRE Up Your Career and Land Your Ideal Job!* (CreateSpace, 2016), the top three driving forces for people seeking a new career are: 1) more challenges and/or advancement opportunities; 2) being closer to family; and 3) higher pay.

“Because [those motivators] don’t always coincide, a person really has to get to know themselves and, if married, have honest and frank discussions with their spouse,” says Freeman, a graduate of the U.S. Military Academy, West Point, N.Y., who served in the Army Reserve.

Pick two of those driving forces as your priorities, says Scott Love, a recruiter who advises veterans. Everything requires a trade-off, so if location and proximity to family are your top priorities, job opportunities in your field might not be as plentiful. However, you can get around that by thinking outside the box. If your goal is to pursue a career in sales or marketing, but you have a degree in engineering, “Still go interview, because maybe there’s a sales engineer position [available],” Love says. “Sometimes companies will create positions when they see [where] their need and your talents line up.”

Look for job openings in your dream town posted by companies actively seeking to employ veterans.

Two top areas for former officers are sales and supply chain/logistics. Officers tend to possess characteristics like focus, work ethic, leadership, resilience, persistence, willingness to take a risk, competitiveness, and confidence, Freeman says — all characteristics perfect for sales.

“In sales, one can drive their own income and, once a person learns their niche, sales management/leadership opportunities open up,” he says.

Regarding supply chain/logistics, companies such as UPS and FedEx are good options. “Also, many communities will have warehousing and distribution centers where they need a sharp person to oversee the operations there,” says Freeman.

**Step 2: Networking**
Cast a wide net, to include business groups and folks who live in your community; approach people at activities such as PTA meetings, church events, golf outings, and Little League games. Ask them about their jobs or their companies.

“That’s the fastest way to do it. It’s faster than doing research on your
own, and frankly, a lot of jobs aren’t ... being publicized online, especially [those with] small- to medium-size firms,” says Scott Kiefer, a partner at Oliver Group, a management consulting firm in Louisville, Ky.

When Kiefer separated from the Army as a captain, he and his wife wanted to stay near Louisville. He was an ROTC instructor at his last duty station, at Western Kentucky University, while his wife lived and worked in Louisville. On weekends, he would visit her and work to make quality career connections in the area.

“If you play golf with just three new people each weekend, you could learn about hundreds of opportunities at companies. If you pay attention to the parents in your kids’ classes, church members, your neighbors, those are easy introductions. If you’re going to choose a city without connections, it’s much harder than networking in the city you’re in,” he says.

“I ... ask myself, ‘Where are the veterans? Where do they work, and who do they know to make the connection for me?’ ” Kiefer says. “Have them make the introductions for you.”

Landreth suggests transitioning servicemembers join groups like the chamber of commerce and other professional networking organizations.

“Charleston has great civic organizations for networking. I was able to leverage several great organizations that I had affiliated with during graduate school, such as the Society of Naval Architects and Marine Engineers, to my benefit,” he says.

When networking with local groups, follow simple etiquette to make meaningful connections, Love says. For example, at a breakfast, show interest in your tablemates. Good questions to ask include: “How long have you been coming to these events?” “How long have you lived here?” “How has being a member of this organization benefited you?”

Handwritten notes are a way to move the relationship forward. “The old school, barely legible note actually carries more weight [than an email],” he says.

**Step 3: Leverage your community**

Originally from South Shore, Mass., Navy Reserve Lt. Cmdr. Gregory Lozeau’s last duty station as an ROTC instructor was in Austin, Texas, and the city grew on him.

“Austin is a great small city. There are a lot of outdoor activities to do around town, as well as great food, music, and of course, [University of Texas] sports. I like the close-knit community in a city,” he says.

Not only is Lozeau living in Austin, but he also has his dream job there — as a senior project manager at Apple Inc. To achieve this, he made connections with acquaintances who could lead him to his first job. He was getting his Master of Business Administration (MBA) at the University of Texas at Austin and approached fellow students for leads.

“I spoke with numerous classmates who worked at Apple,” he says.

“Our MBA program was a group of about 70 students who had been in class together for three years while...
Most families require two incomes to thrive and prepare for a future outside of the uniformed services, because everyone will leave the service at some point. But according to the definitive military spouse employment survey distributed in 2013 by the Institute for Veterans and Military Families at Syracuse University, up to 90 percent of female spouses of active duty servicemembers are underemployed. This is frequently due to licensure and certification woes — even in states that have passed legislation to make these licensing processes easier — exacerbated by frequent moves, a situation faced by many military spouses.

Tell us about your professional licensure and certification challenges at moaaspouse@moaa.org. We’ll use your stories to inform lawmakers about the important work that has yet to be done and suggest ways we can help military families support themselves.

For more information, see MOAA’s Complete Guide to Military Spouse Employment, available at www.moaa.org/spouseguide to all spouses, regardless of rank.

— Heidi Lynn Russell is a freelance writer from Kentucky. Her last feature article for Military Officer was “Enterprising Officers,” June 2016.

Spouses: The Struggle is Real

THE MOAA MILITARY AND VETERAN

2017 NETWORKING FORUM

Smithsonian National Air and Space Museum
Washington, D.C.

For more information on this annual event, visit www.moaa.org/networkingforum/
Financial Transition Checklist

✓ Life insurance. Servicemember Group Life Insurance is temporary because it’s based on employment in the service. To protect your family’s financial future in the event of your death, you’ll need life insurance. You should have life insurance that is not based on your employment for two reasons. First, you never know whether a death will occur between jobs; second, your future employer’s group term life insurance likely will not be substantial enough, as employer group term life insurance typically covers only one to two times the amount of an employee’s salary.

✓ Retirement accounts. Simplify and consolidate. Just as you have left the service and your Thrift Savings Plan (TSP) behind, you also will change future jobs and leave the associated 401(k)s behind. Have a plan to use one retirement account as your “base camp” to consolidate accounts as you change employers. Options include the TSP, an individual retirement account (IRA), or your future employer’s 401(k). You can transfer retirement account assets back to your TSP. Learn more at www.tsp.gov.

✓ Transition account. Make sure you have money to cover living expenses for three to six months. Mortgages, utilities, and groceries don’t wait.

✓ Survivor Benefit Plan (SBP). The SBP is the only way to ensure a portion of your retired pay will continue to go to a beneficiary after your death. While some people balk at the premium (6.5 percent of retired pay for maximum coverage), this means you’re paying 6.5 percent to give a beneficiary 55 percent with COLAs through their lifetime. If you have a disabled child, SBP benefits paid to a special needs trust won’t risk other state or federal assistance programs and can provide critical income for your child’s lifetime.

✓ College. Have you transferred Post-9/11 GI Bill benefits to your spouse or your children? Is other funding in place? You can continue to manage Post-9/11 GI Bill monthly benefits among your beneficiaries after you leave the service.

✓ Disability insurance. What if you can’t work due to illness or disability? Corporate jobs don’t tend to pay if you aren’t working. How will your family get by without your income? Most jobs provide disability insurance for their employees, but if your employer doesn’t, look into it for your financial security.

✓ Taxes. Make sure you have a tax plan. Besides the home mortgage interest deduction, retirement accounts offer your best tax advantages — especially employer 401(k)s and the TSP. Unlike IRAs, 401(k)s and the TSP don’t have income restrictions on their tax benefits. Be sure to tell the Defense Finance and Accounting Service how much tax you want withheld from your retired pay for both state and federal taxes.

Where Did the

Servicemembers know a significant portion of their military compensation is tax-exempt, but many do not assess the impact of tax-exempt allowances on military take-home pay in relation to potential or expected compensation from their next career. It’s an important step to complete when weighing the considerations that accompany transitioning from the military.

Here are two examples (as shown in the chart, “Comparing Compensation,” at right) to illustrate take-home pay considerations compared with a competitive civilian salary. The first example is a separating O3 with six years of service, and the second is a retirement-eligible O5 with 20 years of service.

In the National Capital Region (NCR), which comprises Washington, D.C., as well as portions of Maryland and Virginia, these servicemembers bring home $7,769 and $10,410 a month, respectively.

If they were both to remain in the NCR (and were previously residents of a state with no income tax) and able to secure a civilian position at $125,000 a year, you can see both would most likely earn less than what they earned in uniform.

The separating O3 now has to consider the following items:

■ State taxes. They can no longer be a resident of, say, Texas, when out of uniform and living and working in Virginia.

■ Medical and dental insurance. The figures provided in the chart are 2016 average employee premiums for employer-provided coverage. There is quite a difference.

■ Servicemember Group Life Insurance replacement coverage.
Money Go?

Many decide they need more than the standard $400,000 coverage and opt for additional disability coverage.

A retiree essentially would break even or have a slightly larger post-retirement income if they decided to remain on TRICARE and factored their retirement pay into the mix. However, how many soon-to-be retirees dreamed about the additional income they would enjoy once they were earning two incomes?

Starting income might not be your top transition concern, and the skills you bring to the civilian marketplace might make this income deliberation pointless. But until you take the time to sit down and evaluate your (and your family’s) financial priorities and factor in civilian compensation, you won’t be prepared to make the appropriate decisions.

— Capt. Paul Frost, USN (Ret), program director, MOAA Transition Center

Three Things to Know: VA Claims

When you’re ready to apply for VA disability compensation, there are a lot of things to consider. Here are the first three things you need to know and do. For more information on who can file a VA disability compensation claim, email vso@moaa.org.

1. You must know what type of service you had. Were you on Title 10 active duty? Were you on Title 32 active duty? Were you completing reserve training? The type of service will dictate what benefits you’re eligible for and what additional steps you have to take when gathering evidence. Your service type also will affect how long your claim will take to process. Generally, Reserve and National Guard records are harder to retrieve. You will need a copy of your Form DD-214, your Report of Separation, or an equivalent document to find this information.

Tip: It’s important you submit your Form DD-214 or equivalent for every period of active duty. To request a copy of your Form DD-214, visit the National Archives veterans’ service records site (www.archives.gov/veterans/military-service-records).

2. Collect as much evidence as you can to support your claim. Don’t rely on the VA to gather all of your medical records and proof of service. If they cannot get your records, your claim may be denied due to lack of evidence. Also, any civilian care you received during service will not be part of your service treatment records, so if you want these records included, you must contact your civilian physician to obtain copies of your records and include them in your packet as evidence.

Tip: While you still are on active duty, check out or ask for a copy of your medical records and make sure they cover all duty stations and periods of service.

3. Stay informed. Regulations pertaining to disability claims change from time to time. Make sure you understand the current law when you apply. For instance, do you know about the new Camp Lejeune, N.C., presumptive service connection final rule, published in January? That’s where trusted sources like MOAA can be of help. We host webinars and publish articles to keep you up-to-date on changes to your benefits. Visit www.moaa.org/vsowebinar for information.

Tip: MOAA is your best advocate relating to military benefits. You can receive updates directly in your inbox by signing up for our e-newsletters at www.moaa.org/email. For answers to basic questions about VA disability claims, email vso@moaa.org.

— Quincey Adams, veteran services and career resource specialist, MOAA Transition Center
Never Stop Serving

The desire to serve does not have to stop when you leave active duty; there are a variety of ways to stay connected as a civilian. Here are a few ways to stay connected and engaged:

- **Volunteer.** Lend your time and energy — and newfound independence — in support of military family or veteran causes in your local community. If you find this fulfilling, consider applying to be a board member.

- **Join.** Become a member of a military nonprofit or veteran service organization — like MOAA, the Association of the United States Army, or the Air Force Association — whose values and interests align with yours. This is a great way to get detailed information about what is going on in both your community and on the national stage, as well as how you can get involved and support their efforts.

- **Engage.** If your civilian employer has a veteran or military spouse affinity group, get involved! If not, start an office community group to facilitate networking, share industry information, exchange best practices, and help bring new veteran and military spouse employees on board. If you don’t work with many veterans or military spouses, consider developing a program (or enhancing an existing program) specifically designed to recruit and retain veterans and military spouses.

- **Mentor.** Being a mentor to a fellow veteran can be very rewarding for both parties. Mentorship programs, like the one at American Corporate Partners (www.moaa.org/acp), allow you to help other transitioning veterans by answering their public questions and connecting with them for one-on-one sessions.

- **Donate.** A monetary donation to a reputable 501(c)(3) program is a meaningful way to support those who have served and their families. — Amanda Bainton, program director, MOAA Military Family Initiative

If you plan to donate to a charity, we hope you will consider MOAA’s two 501(c)(3) subsidiaries:

The MOAA Military Family Initiative provides educational programs and professional development services to empower all ranks of servicemembers and veterans and their spouses to achieve lifelong career potential. These programs have provided assistance to over 50,000 individuals and families in the past year.

The MOAA Scholarship Fund provides educational assistance to the children of active duty officer and enlisted military families. Last year, 1,700 students received more than $9.2 million in grants and interest-free loans.

Visit www.moaa.org/donate for more information.
MOAA Career Transition Services

**MILITARY EXECUTIVE TRANSITION SEMINAR**
This one-day, at-cost workshop for MOAA members (Premium and Life members receive a discount) covers a range of topics including: separating from military life and culture, developing a deliberate job-search strategy, evaluating job offers, negotiating pay and benefits, and achieving early wins in a new job. It also includes the opportunity to network with an experienced retained recruiter and a panel of military officers now working in public, private, and nonprofit sectors. Follow-on benefits include personalized career-transition consulting, financial planning with a MOAA consultant, and interview-preparation services.

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MOAA’s Transition Center team provides interview guidance and incorporates best practices to help strengthen your performance.

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**VIRTUAL CAREER FAIRS**
MOAA virtual career fairs — hosted quarterly — provide opportunities for servicemembers and veterans and their spouses to meet prospective employers, network with others, and build a base of professional contacts.

**MILITARY AND VETERAN NETWORKING FORUM**
MOAA offers a variety of professional development events and networking opportunities for those who have served or are transitioning, as well as their spouses. The Military and Veteran Networking Forum is an evening of networking and professional development designed to provide attendees the opportunity to meet industry professionals, hiring managers, executives, and resource specialists. Learn more at www.moaa.org/networkingforum.

**CAREER CENTER JOBS**
Search real-time job posts or set up job alerts to notify you of positions that match your skills.

**CAREER-TRANSITION PUBLICATIONS**
MOAA offers various publications, including *Marketing Yourself for a Second Career*, to help veterans and spouses make a successful career transition. MOAA Premium and Life members can download these publications for free at www.moaa.org/publications.

**WEBINARS**
Career, financial, and veteran service officer information and advice webinars are offered regularly to the extended military community.

**HEALTH CARE, FINANCE, AND BENEFITS COUNSELING**
Get advice and counseling on your financial and health care decisions from subject-matter experts.

**FINANCIAL PAY CALCULATOR**
MOAA Premium and Life members have access to a unique calculator that will help determine how much civilian pay would be required to match existing military take-home pay at www.moaa.org/calculators.

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