

CHAPTER 2

# EMPLOYMENT AND CAREER GOALS



## WHY THIS IS IMPORTANT

For most separating Service members, there is a lot to learn about the civilian world. The civilian job market is a major part of that world. Learning how to assess your skills, abilities and knowledge; what to look for in a civilian job; and how to write a resume are a few of the subjects covered in this chapter. This chapter will help you make successful career choices by providing information about options and opportunities for civilian employment and career goals.

Today's job market calls for diversified skills and talent. America's veterans are qualified and capable of meeting these needs, while also offering a level of discipline and mission focus that is extremely valuable in the civilian workplace. Many civilian jobs align with military training and experience, including:

- » Senior Management and Executives
- » Civil Engineers
- » Medical Specialists
- » Auditors
- » Entrepreneurs
- » Case Workers
- » Nuclear Engineers
- » Food Service Managers
- » Mechanics
- » Heavy Equipment Operators
- » Skilled People in Information Technology (IT) and Telecommunications

The Department of Labor (DOL) lists the following as the top-ten fastest growing occupations, projected through 2018:

- » Biomedical Engineers
- » Network Systems and Data Communications Analysts
- » Home Health Aides
- » Personal and Home Care Aides
- » Financial Examiners
- » Medical Scientists, Except Epidemiologists
- » Physician Assistants
- » Skin Care Specialists
- » Biochemists and Biophysicists
- » Athletic Trainers

DOL also lists the following fields as promising for federal employment:

- » Specialized Workers in Areas Related to Public Health
- » Information Security
- » Law Enforcement
- » Scientific Research
- » Financial Services
- » Registered Nurses, Physicians, and Surgeons
- » Computer and Information Research Scientists
- » Physical Science, Life Science, and Engineering Workers
- » Claims Adjusters, Examiners, and Investigators

## PLANNING CONSIDERATIONS

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### INDIVIDUAL TRANSITION PLAN (ITP)

A carefully thought-out ITP provides the foundation for a successful transition to civilian life. Your DD Form 2648, "Pre-Separation Counseling Checklist," can serve as an outline for your ITP. On this checklist, indicate the benefits for which you want more information and the installation TAP Counselors will refer you to subject matter experts or other resources that will address your concerns. You are eligible for continued transition assistance for the rest of your life.

### Create Your Own ITP

Begin your ITP by trying to answer the following questions:

- » What are your goals after leaving the military?
- » Where do you plan to live?
- » Do you need to continue your education or training?
- » Will the job market (where you plan to relocate) provide you the employment you are seeking?
- » Do you have the right skills to compete for the job(s) you are seeking?
- » Will the goals of your spouse and family be met at your new location?
- » Are you financially prepared to transition at this time?
- » What do you plan to do for health care?
- » How will you address the need for life insurance?
- » Which veterans benefits are you planning to use?

### PHASES OF ITP

All transitioning Service members go through the same fundamental stages, which are:



As you conduct an honest assessment of your talents, experience, special training and skills, begin by listing your experience and training and extend it to a resume.

- » DD Form 2586, “Verification of Military Experience and Training (VMET),” outlines the training and experience you received during your military career. It will help you document your experience, but it is not a resume; it will serve as a helpful reference which you can draw upon when it’s time to write a resume or attend a job interview.
- » You can obtain an official transcript of your education and training credits from your service branch. Each branch has their own system for recording military (and civilian) education and experience; these can be found in the Resources section at the end of this chapter.
- » Resume Writing Tips
  - **Know the Goal:** The goal of the resume is to get an interview.
  - **Tailor the Resume to Your Objective:** Targeting your resume to the employer’s current needs will increase the odds of getting an interview.
  - **Focus on Skills:** By emphasizing skills, you allow the employer to compare your skills to those required for the job.
  - **Formats Can Vary:** Most employers appreciate a work history, list of accomplishments, and skills highlights. Use whatever format with which you are comfortable.
  - **Create a “Scan-able” Resume:** Many companies use computer programs to “scan” or quickly search resumes for relevant terms or key words, rather than have employees spend time reviewing hundreds of resumes. In order to get noticed, make sure to write a resume using key words and phrases your ideal employer might be searching for, and produce a resume in a scan-able format.

It can feel overwhelming to begin exploring possible career options. These simple steps can make it seem more manageable:

- » List jobs you desire and areas you would prefer to be located.
- » List jobs that fit with your knowledge, skills, and abilities.
- » List the resources where you can find out more about these jobs, then begin to research using these resources. The following resources can be helpful:
  - The Employment Assistance Hub of the TurboTAP website can identify jobs that employers nationwide need to fill in the next few months.
  - Career One-Stop Centers exist in all 50 states. Staff at these centers can help identify the geographic areas that have opportunities in your fields of interest.
  - State employment offices offer services such as job interview training, selection and referral to openings, job development, employment counseling, career evaluation, referral to training or other support services, and testing. Your state office also has information on related jobs nearby and can refer you to their state job banks.
  - Your local library is full of helpful publications relating to job searches, including the Occupational Outlook Handbook.
  - The U.S. Small Business Administration (SBA) can help you explore self-employed small business ownership as an option.

## PHASE 3 | Skills Development

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- » In your research, you may find some attractive and interesting opportunities, but discover that you are only partially qualified for these jobs. Your local Transition Assistance Office and Education Center can assist you in determining the academic credentials or vocational training programs needed in order to be fully qualified. Then you can begin to develop the skills you need to obtain the job you want.
  - » Intern programs, volunteer work, and temporary or part-time jobs often offer opportunities to gain the experience or skills you need to be fully qualified for jobs which you are only partially qualified.

## PHASE 4 | Job Search

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- » Network. The vast majority of jobs are filled through referrals, not the want ads. Use your network of friends, colleagues, and family. Networking is the most effective way to land the job you want.
    - Make a list of everyone you know who might have a job lead for you.
    - Send your resume to each person on your list and attach a cover letter.
    - Call each person to whom you send a resume and ask for their suggestions.
    - Send each person a letter thanking them for the help. Call them periodically to see if they have any updated information.
    - Complete Post-Government (Military) Service Employment Counseling before beginning networking to understand your conflict of interest recusal obligations.
  - » Take advantage of job-hunting seminars, resume-writing workshops, and interviewing techniques classes.
  - » Attend job fairs and talk to as many company representatives as possible.
  - » Discuss with your family if creating your own small business (full-time or part-time) is your passion.

## PHASE 5 | Job Selection

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- » Consider the type of work, location, salary and benefits, climate, and how the opportunity will enhance your future career.
  - » Determine if the job is a good fit for you in terms of values, culture, and other important intangibles.
  - » Be cognizant of the fact that there countless jobs out there—you don't have to take the first one offered. Nor should you assume that the job you accept will be the only one you have until you retire.
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- » It is easy to forget that a career change affects all aspects of your life, including responsibilities in your personal life. While you transition, try to manage your personal affairs with the same professionalism and care as your job search. Out-processing, relocation, financial management, family needs, and stress management are all important and will need your attention.
- » Your Transition Assistance Office can offer support as you go through this process. Your ITP should integrate all these issues with the employment search activities.

## FAMILY MEMBERS

Your career transition may affect more than just you. Remember that family members may also access employment services with help from the installation Transition Assistance Office.

- » Family members can get help in developing their own ITPs.
- » Spouses are highly encouraged to attend the DOL Employment Workshop in order to prepare themselves for the transition from an active duty lifestyle to a civilian one.
- » The Transition Assistance Office will provide individual job/career development counseling, assist in assessing employment skills, and identify employment opportunities.
- » Job training services include workshops and seminars on enhancing job search skills, setting goals, preparing federal employment applications, creating resumes, developing interview techniques, and training for occupational skills.

## EMPLOYMENT RESTRICTIONS AFTER LEAVING THE MILITARY

Post Government (Military) Service Employment Restriction Counseling should be completed during the transition process. You will be informed about this requirement when completing your DD Form 2648, "Pre-Separation Counseling Checklist," and will receive a briefing or counseling from an authorized ethics official.

A brief summary of the most common post-government employment restrictions includes:

- » **Personal Lifetime Ban**

After leaving government service, you may not represent another individual or company to the government regarding particular matters that you worked on while in government service.

Former Service members may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court in connection with a particular matter in which the officer or employee personally and substantially participated, which involved

a specific party at the time of the participation and representation, and in which the U.S. is a party or has a direct and substantial interest. (18 USC 207(a) (1))\*

» **Seeking or Negotiating for Post-Government Employment**

Once you have started seeking or negotiating employment with a prospective employer, you may not take any official action that will affect the financial interests of that prospective employer.

An officer or employee may not participate personally and substantially in a particular matter that, to his or her knowledge, will have a direct and predictable effect on the financial interests of a prospective employer with whom the employee is seeking or negotiating employment.

» **Official Responsibility Two-Year Ban**

For two years after leaving government service, you may not represent someone else to the government regarding particular matters that you did not work on yourself, but were pending under your responsibility during your last year of government service.

For a period of two years after termination of government service, former government officers and employees may not knowingly make a communication or appearance on behalf of any other person, with the intent to influence, before any officer or employee of any Federal agency or court, in connection with a particular matter which the employee reasonably should have known was actually pending under his or her official responsibility within one year before the employee left government service, which involved a specific party at that time, and in which the U.S. is a party or has a direct and substantial interest. (18 USC 207(a) (2))\*

» **Trade or Treaty One-Year Ban**

For one year after leaving government service, you may not aid, advise, or represent someone else regarding trade or treaty negotiations that you worked on during your last year of government service.

For a period of one year after leaving government service, former employees or officers may not knowingly represent, aid, or advise someone else on the basis of *covered information*, concerning any ongoing *trade or treaty negotiation* in which the employee participated personally and substantially in his last year of government service. (18 USC 207(b))\*

» **Compensation for Representation to the Government by Others**

After leaving government service, you may not accept compensation for representational services, which were provided by anyone while you were a government employee, before a Federal agency or court regarding particular matters in which the government was a party or had a substantial interest.

This prohibition may affect personnel who leave the government and share in the proceeds of the partnership or business for representational services that occurred before the employee terminated Federal service (i.e., lobbying, consulting, and law firms). (18 USC 203)\*

» **Additional Restrictions for Retired Military Personnel and Reservists  
Foreign Employment**

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\* This does not apply to former military enlisted personnel.

Unless you receive prior authorization from your Service Secretary and the Secretary of State, you may forfeit your military pay during the time you perform services for a foreign government.

The U.S. Constitution prohibits retired military personnel and reservists from receiving pay from foreign governments without Congressional authorization. In 37 USC 908, Congress authorizes the Secretary of State and Secretary of the appropriate Military Department to approve such receipt of pay. Each military service has implementing directives. Retired personnel and reservists who violate this Constitutional proscription may forfeit pay equal in amount to their foreign pay.

» **Employment by Department of Defense (DoD)**

Public Law 5 USC 3326 prohibits the appointment of retired military personnel to civil service positions (including a non-appropriated fund activity) in any DoD component for six months after retirement. (This restriction has been temporarily waived following the attacks of 9/11).

» **Employment During Terminal Leave**

<p><b>Holding a civil office in state or local government</b></p> <p>While on active duty (including terminal leave), military officers are prohibited by 10 USC 973(b) from holding a “civil office” with a state or local government.</p>	<p><b>Outside employment</b></p> <p>If you are currently required to obtain permission prior to engaging in outside employment, that requirement will most likely carry over during terminal leave.</p>
<p><b>Civilian position in the U.S. Government</b></p> <p>Military personnel on terminal leave are authorized to accept a civilian position in the U.S. government and receive the pay and allowances of that position as well as their military pay and allowances. (5 USC 5534a).</p> <p><i>Note: While on terminal leave, you are still an active duty Service member, and the restrictions that apply to you while on active duty still apply.</i></p>	

**Restriction on representing others to the federal government**

You may not represent anybody outside the government to the government on any particular matter involving the government. Military officers working on terminal leave (like all federal employees) are prohibited by 18 USC 205 and 18 USC 203 from representing their new employer to the government. In almost every case, this precludes a member from interacting or appearing in the federal workplace as a contractor. Being present in government offices on behalf of a contractor inherently is a representation. Of course, military officers on terminal leave may begin work with the contractor, but only “behind the scenes” at a contractor office or otherwise away from the government workplace.\*

\* This does not apply to former military enlisted personnel.



## FACTS AND ADVICE

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### PREPARING FOR THE NEW CAREER

#### **DOL and Service-Sponsored Workshops**

DOL sponsors TAP Employment Workshops in conjunction with the installation Transition Assistance staffs. TAP for separating and retiring Service members is a cooperative effort between DOL/Veterans Employment and Training Service (VETS), the Department of Defense (DoD), the Department of Homeland Security (DHS), and the Department of Veterans Affairs (VA). Since 1990, TAP Employment Workshops have provided job preparation assistance to over two million separating and retiring military members. Workshops typically run two and a half days; however some local installations may combine this workshop at least 180 days prior to separation.

You should attend the DOL TAP Employment Workshop at least 180 days prior to separation. Spouses may also attend.

TAP Employment Workshops are standardized so that all attending Service members and spouses receive the same high level of instruction. Participants also receive an evaluation of their employability relative to the current job market. The course curriculum provides information on a variety of topics including:

- » Career exploration
- » Resume preparation
- » Strategies for an effective job search
- » Interview techniques
- » Reviewing job offers
- » Prevention of homelessness
- » Entrepreneurship information; and
- » Other available support and assistance.

All Tap attendees receive the same student manual and all TAP facilitators receive the same facilitator manual, Both TAP Employment Workshop manual and the facilitator manual are available via the internet through the NVTI Web site at: [www.nvti.ucdenver.edu/home/infoVeterans](http://www.nvti.ucdenver.edu/home/infoVeterans).

#### **DOL Career One-Stop Centers**

Career One-Stop centers are sponsored by the DOL, Employment and Training Administration, and assist Service members and their spouses in all facets of career groundwork. Services available at the centers at the Career One-Stop center include help with self assessment, job search, employment trends, wage and salary information, resume and interview tips, training and education, and available resources.

#### **Job Fairs**

Job fairs, which bring together employers interested in hiring former military personnel, are sponsored by installations, communities, and veteran service organizations. Overseas, job fairs are sponsored by the DoD. It is helpful to attend as many fairs as possible, to make contacts, practice representing you to employers, and get interview experience.

## Verification of Military Experience

Verification of your military experience and training is useful in preparing your resume and establishing your capabilities with prospective employers. Verification is also helpful if you are applying to a college or vocational institution.

As a Service member, you have had numerous training and job experiences, perhaps too many to recall easily and include on a job or college application. Fortunately, the DD Form 2586, “Verification of Military Experience and Training,” which is created from your automated records on file, lists your military job experience and training history, recommended college credit information, and civilian equivalent job titles.



### OBTAINING THE VMET DOCUMENT

You can electronically download and print your VMET document and personal cover letter from the VMET website. Simply click the “Request Document” and “Request Cover Letter,” tabs and print each of these documents. You must have a current DoD Common Access Card (CAC) or have a current DFAS “myPay” PIN; however, you should retrieve it within 120 days prior to your separation. If you have problems getting your VMET and need assistance, contact your local Transition Counselor.



The VMET website and instructions are located in the **Resources** section at the end of this chapter.



### ONCE YOU RECEIVE YOUR VMET DOCUMENT

Identify the items that relate to the type of work or education you are pursuing and include them in your resume. If there are problems with information listed on the form, follow the guidance indicated below for your respective service.

<b>Army</b>	Review and follow the guidance provided by the Frequently Asked Questions (FAQs) listed on the VMET website.
<b>Air Force</b>	Follow the instructions in the verification document cover letter or contact your Transition Counselor.
<b>Navy</b>	Contact your Command Career Counselor or review and follow the guidance provided by the FAQs listed on the VMET website.
<b>Marine Corps</b>	Follow the instructions in the verification document cover letter. If you need further assistance, contact your Family Services.

## Civilian Occupations Corresponding to Military Occupations

### Army and Navy “COOL” Credentialing Programs

The Army and Navy both offer Credentialing Opportunities Online (COOL). These programs help you to find civilian credentials related to your rating or military occupational specialty. You can learn how to get the credentials and learn about programs that will help pay credentialing fees.

### Air Force Credentialing and Educational Research Tool (CERT)

CERT is a valuable resource for Air Force personnel in increasing awareness of professional development opportunities applicable to USAF occupational specialties, crosswalks to CCAF degree programs, national professional certifications, certification agencies, and more.



Websites are located in the **Resources** section of this chapter.

### Helmets to Hardhats

This program will help you find career opportunities in the construction industry that match your military background. It is congressionally funded and is a fast and easy way for active duty, Reservists, and Guardsmen to find a career in the construction industry.



The website is located in the **Resources** section of this chapter.

### United Services Military Apprenticeship Program (USMAP)

USMAP is available to members of the Navy, Marine Corps, and Coast Guard. Those who participate in this program are eligible to receive a DOL Certificate of Completion, which provides an advantage in getting civilian jobs.



The website is located in the **Resources** section of this chapter.

### VA Vocational Rehabilitation Program for Disabled Veterans (VR&E)

VR&E is a program whose primary function is to help veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.

The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goals. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment.

Services generally last up to 48 months, but they can be extended in certain instances. If you need training, the VA will pay your training costs, such as tuition and fees, books,

supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance.



### HOW TO APPLY

You can apply by filling out VA Form 28-1900, “Disabled Veterans Application for Vocational Rehabilitation,” and mail it to the VA regional office that serves your area. You can also apply online at the website listed in the Resources section of this chapter.



### ELIGIBILITY

Usually, in order to be eligible for VA VR&E, you must first be awarded a monthly VA disability compensation payment. However, if you are awaiting discharge because of a disability, you may be eligible for vocational rehabilitation. Eligibility is also based on meeting the following conditions:

- » You served on or after September 16, 1940, and
- » Your service-connected disabilities (SCD) are rated at least 20% disabling by VA, and
- » You need Vocational Rehabilitation (VR) to overcome an employment handicap, and
- » It has been less than 12 years since VA notified you of your qualified SCD.

*Note: You may be entitled to VR services if you are rated 10% disabled; however it must be determined that you have a serious employment handicap (SEH). Regardless of your SCD rating percentage, you may have longer than 12 years to use your VR benefit if certain conditions prevented you from participating in a VR program or it is determined that you have a SEH.*

## EMPLOYMENT AND CAREER OPTIONS AND OPPORTUNITIES

### Reserve Affiliation

When you leave active duty service, you have the opportunity to earn cash bonuses and retain many of your military benefits by joining the Selected Reserve or National Guard.

### Obligation to Service Continues for Eight Years

When you entered the service, you incurred a military service obligation of eight years. If you are separating prior to fulfilling eight years of service, then some of that obligation probably remains. You **must** satisfy that obligation by becoming a member of the Ready Reserve in one of the following categories:

#### » Selected Reserve

You may voluntarily affiliate with the Selected Reserve, either with a National Guard or Reserve unit or a Reserve individual program.

- Upon becoming a member of the Selected Reserves, you may be recalled to active duty in time of war or national emergency. You may also be ordered to active duty involuntarily for up to 270 days, for any single contingency operation, without a declaration of a national emergency.
- Members participate and train as required by the Reserve category to which they belong. For National Guard and Reserve unit programs, this usually means a minimum of one weekend a month and two weeks of annual training per year. For Reserve individual programs, the training requirement may be somewhat less.

» **Inactive National Guard**

If you served in the Army, you may become a member of the Army National Guard and request transfer to the Inactive National Guard if unable to participate in regular unit training.

- Currently, only the Army maintains an Inactive National Guard. This consists of National Guard personnel in an inactive status, who are attached to a specific National Guard unit but do not participate in training.
- As a member of the Inactive National Guard, you would be recalled to active duty with your unit. To remain a member, you must muster once a year with your assigned unit.

» **Individual Ready Reserve (IRR)**

If you do not affiliate with one of the above programs, your Service will automatically or involuntarily assign you to the IRR.

- The IRR consists mainly of individuals who have had training and who have served previously in the active component. Other IRR members come from the Selected Reserve and have some of their military service obligation remaining.
- As an IRR member, you may be involuntarily recalled upon declaration of a national emergency. Otherwise, participation requirements may include an annual day of muster duty to satisfy statutory screening requirements.
- IRR members may participate in voluntary temporary tours of active duty and military professional development education programs.

### **Standby Reserve**

If you have not completed your eight-year military service obligation, you will be transferred to a Reserve Component in either the Ready Reserve (Selected Reserve, IRR, or Inactive National Guard), or in the Standby Reserve, under certain conditions.

- » You may be placed in the Standby Reserve if you still have time remaining to complete your military service obligation and are either:
  - Filling a “key” position in a civilian occupation, or
  - Have a temporary hardship or disability.
- » Members of the Standby Reserve have no participation or training requirements, but, in the event of a national emergency, may be involuntarily recalled to active duty. As the term “standby” implies, these reservists will only be mobilized once it has been determined that there are insufficient numbers of qualified members in the Ready Reserve to do the job.



**Contact** the Reserve Component Transition Office at your installation to see if you qualify for assignment to the Standby Reserve. If you cannot locate this office, contact your installation's personnel office for assistance.

### Opportunity for Continued Military Service Beyond Eight Years

If you *have* served eight years or more of active duty, you may no longer have a military service obligation and do not have to affiliate with the National Guard or Reserves. You may however, choose to continue military service by affiliating with a Reserve Component in one of these categories.

#### Benefits of Joining a Selected Reserve Unit

The benefits of joining the Selected Reserve include the following:

- » Extra pay
- » Opportunity for promotion
- » Full-time employment opportunity
- » Military retirement opportunity
- » TRICARE reserve select
- » Exchange and commissary privileges
- » Morale, welfare, and recreation programs
- » Education assistance
- » Officer and Non-Commissioned Officer (NCO) clubs
- » Travel (on a space-available basis)
- » Servicemen's group life insurance
- » Reserve Component survivors benefits plan
- » Legal assistance
- » Family centers
- » Opportunities for contacts in the civilian community
- » Continuation of military ties
- » Reserve Component dental plan

### Priority Placement



Priority placement in a Selected Reserve unit is authorized for "Eligible Involuntary" separatees who apply within one year after their separation. Your installation's retention or personnel office can assist you. If you have already separated, **contact** the Reserve or National Guard recruiter listed in your local telephone directory.

## Where to Sign Up for the Reserves



### WHILE YOU ARE IN THE MILITARY

**Contact** your installation's Reserve Component Transition Office. The staff will provide you with information about your obligations and benefit. In most cases, they will put you in touch with an active duty recruiter. You can access information about opportunities in the Reserve and National Guard online at the websites listed in the Resources section of this chapter.

### ONCE YOU ARE OUT

**Contact** the nearest Reserve or National Guard unit listed in your local telephone directory. Any recruiting office will refer you to the appropriate recruiter.

### OTHER RESOURCES

Many overseas and stateside installations have National Guard and Reserve recruiters located on their facilities.

## PUBLIC AND COMMUNITY SERVICE OPPORTUNITIES

### Public and Community Service (PACS)

Put your military training and skills to greater use continuing your service at the national, state, and local levels. Military service has prepared and equipped you with unique experiences possessed by only a small percentage of the American population. In planning for your transition options, consider tools and resources available to help you get your name in front of non-profit, public, and community service organizations such as schools, hospitals, law enforcement agencies, social service agencies and many more for employment opportunities.

This unique career field enables you to lend your military training to help address compelling community issues and challenges in education, public safety, health and human services, the environment, and more. Opportunities may include efforts to tutor children and adults, rehabilitate housing for low-income families, immunize children against preventable diseases, respond to natural disasters, mentor young people, help persons with disabilities and the elderly maintain their independence, and manage after-school programs for social and academic enrichment, to name a few.

At the Federal government level, extraordinary efforts are being made to attract trained military talent into the federal workforce. Transitioning Service members (soon to be veterans) have technical skills in areas of critical importance, and many also already have security clearances required for some Federal positions.

## TEACHING OPPORTUNITIES



### Troops to Teachers (TTT) Program

TTT is a Department of Defense program that since 1994 has helped thousands of military personnel with the transition from a military career to a rewarding career as a public school, public charter school or bureau school teacher (grades kindergarten through 12th grade.) Today, there are shortages in critical subject areas like math, science, foreign language and special education as well as regional teacher shortages.

To become a teacher, you must be certified. There is not a nationally recognized teacher certification or license. Each state determines the requirement for state certification and this can vary by subject and grade level. If you have ever wondered how to translate your unique set of skills into a new career, TTT can help by providing you the advice, the resources, and the tools you will need to find meaningful work in education.

Through a network of regional and state offices, TTT will acquaint you with the state's certification requirements and help you navigate the transition from military service to a career in education by providing:

- » Counseling and assistance regarding teacher certification processes
- » Information about the different pathways to state certification
- » Leads on employment opportunities

In addition to the regional/state offices, a central website, [www.proudtoserveagain.com](http://www.proudtoserveagain.com), offers tips on résumé building, job search resources, interviewing for a position, and much more. The website also includes a Self-Determination Eligibility Guide that helps determine whether or not you are eligible to enroll in the program.

Our nation's youth needs you. They deserve a high quality education taught by individuals with compassion, drive, integrity, and commitment. You have exemplified these qualities throughout your military service. You can help lead our nation's children to a brighter future. Serve again by becoming a teacher.



#### ELIGIBILITY

- » Length of Service
  - Generally, any veteran with any combination of six or more years of active duty and/or drilling reserves service time
  - Any retired veteran
  - Veterans with a Service Determined Disability (SDD) may also be eligible (a SDD is not the same as a VA Service Connected Disability (SCD)).
- » Education
  - Career Technical/Vocational Subjects: One year of college, or meet the state's vocational certification requirements.
  - Academic Subjects: A Bachelor's degree or higher is required.

Please go to [www.proudtoserveagain.com](http://www.proudtoserveagain.com) to "Determine your Eligibility."



## Services Offered

- » Financial assistance
  - Stipend—Up to \$5,000 to offset tuition, books, and other associated costs incurred in the certification process; or,
  - Bonus—Up to \$10,000 to teach in a qualifying school.
- » Counseling—A TTT office is available for every state or territory to:
  - Assist you make an informed decision on teaching as a second career
    - Individual Counseling
    - ‘Teaching as a Second Career’ Seminar
  - Ensure you understand the state or territory teacher certification or licensure requirements
  - Provide assistance with:
    - Selecting an appropriate certification program
    - Navigating the state certification process
    - Understanding the long-range employment outlook for the state or territory
    - Identifying the subject areas that are experiencing teacher shortages
    - Identifying locales where teachers are needed in the state or territory
    - Resume building
    - Interviewing techniques
- » Mentoring—Each state retains a roster of TTT Mentors who:
  - Are active members of the Troops to Teacher program
  - Have firsthand knowledge of and experience in becoming a teacher
  - Will frequently allow you into their classrooms to observe

## TTT “Hire in Advance Program”

This program guarantees teaching jobs for eligible Service members up to three years before they retire or separate from active duty.



### ELIGIBILITY

Eligible personnel can send in applications and interview with school officials, who can officially hire them up to three years before they leave active duty. The TTT and the Hire in Advance Program are both open to military spouses.

## Veterans Separated Due to SCD



### ELIGIBILITY

Those interested in elementary or secondary-teaching positions must have a bachelor’s degree from an accredited college. Individuals who do not have a bachelor’s degree, but have experience in a vocational/technical field may also submit an application.

## FEDERAL EMPLOYMENT OPPORTUNITIES

Opportunities for employment with the U.S. Government are available all over the world. Here are some ways to find out about federal job listings.



### Government Jobs Near You

Openings may be available at the installation from which you are separating. You can find out about these from your local civilian personnel office.

### Opportunities Overseas

The Office of Personnel Management (OPM) maintains federal job information/testing offices in each state.

## Working for the DoD

The DoD is the nation's number-one employer of veterans, offering nearly 700 challenging occupations. As a DoD civilian, you can serve with the Army, Navy, Air Force, Marines or any one of the many other Defense agencies. Career opportunities exist in research laboratories, manufacturing facilities, office complexes, hospitals, military bases, and schools in almost every major population center in the United States and in numerous countries throughout the world.

The DoD offers preference in employment to eligible veterans, along with world-class benefits, and many opportunities for personal and professional growth, travel, and advancement.

## Non-Appropriated Fund (NAF) Opportunities

The six major DoD NAF employers are the Department of the Army, the Department of the Air Force, United States Marine Corps, Commander Navy Installation Command (CNIC), the Navy Exchange Service Command (NEXCOM), and the Army and Air Force Exchange Service (AAFES). DoD NAF employees are Federal employees paid by Nonappropriated Funds. The majority of DoD NAF employees working in white-collar (non-craft and trades) positions are covered by six pay bands, NF-1 through NF-6 (GS-1 through SES equivalent). A separate pay band structure, CY-I and CY-II (GS-2 through GS-5 equivalent) covers child and youth program workers. DoD crafts and trades positions are paid at local prevailing wage rates.



For specific NAF job opportunities, visit the website listed in the **Resources** section of this chapter or the local NAF Human Resource Office.

## Applying for Federal Jobs



Apply for most federal jobs by preparing and submitting the documents requested in the federal job announcement.



If you have any questions, **contact** the civilian personnel office and/or the point of contact listed on the job announcement. If you believe your veterans' preference rights have been violated when applying for federal jobs, contact the DOL, Veterans' Employment and Training Service (VETS) for assistance under the Veterans' Employment Opportunities Act of 1998.

*Note: Young men age 18 to 26 are required by law to be registered with Selective Service.*

## Employment Preferences

### Involuntarily and Certain Voluntarily Separated Members

Under Chapter 58, Section 1143 (d) of title 10, U.S. Code, eligibility applies to members of the Armed Forces, and their dependents, who were on active duty on September 30, 1990 and who were involuntarily separated under honorable conditions on or after October 1, 1990. Preference eligible veterans shall be identified by possession of a DD Form 1173, "Uniformed Services Identification and Privilege Card," over-stamped with "TA."

### Military Spouses

Under DoD Instruction 1404.12, "Employment of Spouses of Active Duty Military Members Stationed Worldwide," eligibility applies to spouses of active duty military members of the Armed Forces. Under this basic policy, preferences for military spouses are the same as the involuntarily and certain voluntarily separated members, except that military spouse preference has priority over that preference.

Spouse preference applies to jobs graded at NF-3 and below, and the positions paid at hourly rates. Preference applies to any job that is open to competition in accordance with merit staffing practices. Spouse preference may be used for each "permanent relocation" of the military sponsor, or in surrounding localities to which a spouse is willing to travel on a daily basis.



The spouse must have been married to the military sponsor before relocation in the duty station.

### Family Members in Foreign Areas



In accordance with DoD Instruction 1400.23 and DoD 1402.2-M, Chapter VII, family members of active duty military members and civilian employees stationed in foreign areas are eligible.

Basic policy allows preference for all NAF jobs. Preferences apply when not at variance with the Status of Forces Agreements, country-to-country agreements, treaties, or as prescribed by DoD Instruction 1400.23.

## Veterans Preferences

Veterans have advantages over non-veterans when applying for federal employment. Veterans' hiring preference laws do *not* imply guaranteed placement of a veteran in every federal job. The veterans' hiring preference laws are not applicable to NAF employment.

### The Veterans' Preference Point System for Federal Employment

The point system program is administered by the OPM. The VA issues letters to OPM indicating the degree of disability for veterans' preference purposes. A point system is used to determine veterans' hiring preference:

» **Five-Point Preference**

Five points are given to honorably separated veterans who have served more than 180 consecutive days of active duty before October 14, 1976 (including service during training under the six-month Reserve or National Guard programs), or during any war or expedition for which a campaign badge has been authorized (such as Desert Shield/Storm) and served continuously for 24 months or the full period called or ordered to active duty (including for training). Retired members of the Armed Forces above the rank of Major or Lieutenant Commander are no longer eligible for the five-point preference. Their preference is contingent upon a disability.

» **Ten-Point Preference**

Ten points are given to disabled veterans and veterans who are awarded the Purple Heart and honorably separated.

Hiring preference is also granted to the spouse of an unemployable disabled veteran, the unmarried widow or widower of a veteran, or the mother of a deceased or disabled veteran. Any federal agency personnel officer can give you more information on the point system.

### Veterans' Recruitment Appointment (VRA)

The VRA is a special authority by which agencies may appoint an eligible veteran without competition. The candidate does not have to be on an eligibility list, but must meet the basic qualification requirements for the position. The VRA is a convenient method of appointment for both the agency and the veteran. However, use of the authority is entirely discretionary and no one is entitled to a VRA appointment. VRA appointees initially are hired for a two-year period. Successful completion of the two-year VRA appointment leads to a permanent civil service appointment.

**Note:** *A veteran may be employed without competition on a temporary or term appointment based on VRA eligibility. Such an appointment is not a VRA appointment and does not lead to conversion to a permanent position.*



### ELIGIBILITY

The following individuals are eligible for a VRA:

- » Disabled veterans. Eligible veterans with a SCD of 30% or more have no time limit. For information about specific VRA job opportunities, contact the personnel office at the federal agency where you would like to work.
- » Veterans who served on active duty in the Armed Forces during a war declared by Congress, or in a campaign or expedition for which a campaign badge has been authorized.
- » Veterans who, while serving on active duty in the Armed Forces, participated in a military operation for which the Armed Forces Service Medal was awarded.
- » Veterans separated from active duty within the past three years.
- » Vietnam or post-Vietnam-era veterans qualify for appointments under VRA until 10 years after their last discharge or separation from active duty or until December 31, 1995, whichever is later.

*There is no minimum service requirement, but the individual must have served on active duty, not active duty for training.*

### VETERANS PRIORITY AT STATE EMPLOYMENT OFFICES

The Workforce Investment Act of 1998 (WIA) mandates that veterans be provided priority in placement services and activities (screening and referral on job orders, mass recruitment, job banks/talent banks) and referral to training opportunities. Veterans are entitled to priority of service in *all* employment and training programs (not just state) paid for in full or in part by the DOL, which includes discretionary funded programs and sub-contractors/grantees of the workforce system.

As a veteran, you receive special consideration and priority from your state employment office, which can provide these and many additional services, as noted below.

#### » Training Opportunities

State employment offices can offer you seminars on subjects such as resume writing, interviewing skills, and career changes; information on vocational training opportunities; and proficiency tests in typing and shorthand for positions requiring such certification.

#### » Information

At your state employment office, you will find data on state training, employment, and apprenticeship programs; and statistics regarding employment availability, economic climate, and cost of living.

#### » VETS Office

There is at least one VETS Office in every state. Veterans' employment representatives may also be found at local employment offices with large numbers of veterans' job applicants. Their job is to monitor and oversee veterans' employment services, administer veterans' training programs, and protect the reemployment rights of veterans.



Make sure you take your DD Form 214, “Certificate of Release or Discharge from Active Duty” (certified copy) with you for your first appointment with the state employment office.

## SMALL BUSINESS AND ENTREPRENEURSHIP PROGRAMS

### Entrepreneurship and Business Ownership

Small business ownership is a career option worth considering. The skills and strengths arising from military experience, such as leadership, organization, international acumen and the ability to work under pressure, lend themselves naturally to entrepreneurship. Many veterans find themselves attracted to business ownership when they leave the military.

A growing number of resources and programs are available in government at the federal, state, and local level to support successful entrepreneurship by veterans and Service members and their spouses. The SBA manages most Federal small business programs for veterans, and a growing number of American academic institutions are delivering entrepreneurial training programs designed specifically for veterans, Service members, and their spouses or caregivers.

### Reasons to Consider Entrepreneurship

#### » Being Your Own Boss

Autonomy is the number-one reason given by new entrepreneurs when making this career choice—both in answering to a boss and in conforming to a set work schedule. Self discipline, a strong sense of responsibility and a willingness to work long hours when necessary are critical prerequisite personal traits.

#### » Challenge

Many successful entrepreneurs say they are motivated by the unique satisfaction that self-actualization provides through business ownership. However, business ownership entails taking risks on a regular basis, which may discourage some people who happen to be “risk averse” from making this career choice.

#### » Financial

Entrepreneurship can be an escape from structured pay charts and minimal growth opportunities. However, despite the potential of big payoffs, entrepreneurs sometimes have to work months—even years—before they begin to see big profits. Oftentimes, entrepreneurs take a pay cut when they start out on their own.

#### » Intangible Desire

Entrepreneurship takes time, energy, and money, but it also takes heart in order to succeed, especially in the face of setbacks.

## Skills

Many of the skills needed in entrepreneurship are those gained through military experience, including:

- » Leadership
- » Ability to get along with and work with all types of people
- » Ability to work under pressure and meet deadlines
- » Ability to give directions and delegate
- » Good planning and organizational skills
- » Problem-solving skills
- » Familiarity with personnel administration and record keeping
- » Flexibility and adaptability
- » Self-direction
- » Initiative
- » Strong work habits
- » Standards of quality and a commitment to excellence

Other skills that lead to successful entrepreneurship include financial, high energy level and innovation.

## Personality

Like any job, there are certain types of personalities that thrive in entrepreneurship.

- » Goal-oriented
- » Independent
- » Confidence
- » Innovative and creative
- » Strong commitment
- » Highly reliable
- » Competitive
- » Desire to work hard
- » Problem solver
- » Good manager
- » Organized
- » Honest
- » Tolerance for failure, but a drive to achieve
- » Idea-oriented
- » Motivated by challenge
- » Calculated risk-taker
- » Courageous
- » Persistent
- » Adaptable
- » Positive

Successful entrepreneurs possess a blend of skills and strengths; they don't necessarily possess every one of the skills and traits listed above. They improve on the ones they have and work to overcome the ones they don't have.

## Franchise Ownership

When you purchase a franchise, you get a team of support, which includes marketing assistance, HR tools, and training. Having others who are committed to your success as a business owner and who are willing and able to help when you run into problems is one of the many advantages to franchise ownership.



FIGURE 4. WEIGHING FRANCHISE OWNERSHIP

### Advantages of Franchises

#### » A Higher Rate of Success

Franchise success rate is the top reason why people buy franchises. According to the U.S. Department of Commerce, 95% of franchises are still in business after five years. Franchisors (the companies who sell or grant franchises to individuals) evaluate each prospective franchisee (individual franchise owners) and invest in those they think will thrive as franchise owners for their companies. They assess skills, experience, motivation, and financial capacity and select those applicants who can afford the franchise and execute the business model.

#### » Established Brand Identity

One of the key advantages of operating a franchise is the ability to give consumers a brand they know, quality they trust, and a consistency they have come to expect. Purchasing a franchise means purchasing the reputation of the brand, an established customer base, and a set of products or services that have been successfully tested in communities.

#### » Foundation Is in Place

In a franchise system, the work has already been done to develop a product or service, identify and reach a target market, build a reputation, and create a replicable business model. While many new business owners spend the first year (or longer) testing



products, sales tactics and marketing avenues, franchise owners already know what works and how to effectively reach their target audience.

» **Business Support**

While some individuals may thrive in the multiple roles business owners must take on, others need support in some or all of the aspects of business ownership. Franchisees get the support they need in the form of training and even on-site assistance. Most franchisors provide human resources tools, specialized software, marketing materials, and other valuable resources that independent business owners must find or develop for themselves.

» **Easier to Finance**

Prospective franchisees applying for a business loan have the advantage of a tested product or service, a successful business model, and a core of support from the franchisor. Banks know that franchises have a higher likelihood of success than other new businesses; as a result, it is often easier to secure a business loan for a franchise than for a business start-up.

### Disadvantages of Franchises

» **Factors Beyond Your Control**

The centerpiece of a franchise is the value of the brand. If the brand's reputation becomes damaged on account of the parent company or a branch franchise, the effects on your business may not be good. Most franchise agreements are long term; getting out of one may be difficult.

» **High Costs**

Franchise fees, capital requirements, marketing fees, royalties and other fees add up. In fact, one of the reasons that new franchises fail is insufficient funding and a lack of working capital. However, there are hundreds of reputable, low-cost franchises for those who can make controlling costs a top priority.

» **Restrictions**

Franchises are based on previously-developed, successfully-tested business models and plans. Most franchisors have strict regulations on how individual franchises may operate, and they rarely allow deviations. For example, a franchise owner must sell a specific product or service and advertise with specific marketing materials and slogans. While this may appeal to a business owner who wants structure and support, others may find these mandates too restrictive.

» **Reduced Profits**

A franchise owner's hard work will normally result in higher profits for the business, but most franchisors will require continuous monthly royalty payments equaling 5–10% of profits.

### The Business Plan

The importance of a good business plan cannot be overstated; it can make the difference in whether or not you receive a loan or whether someone invests in your company. Although all business plans vary slightly, there are six primary sections that should be included in all plans.

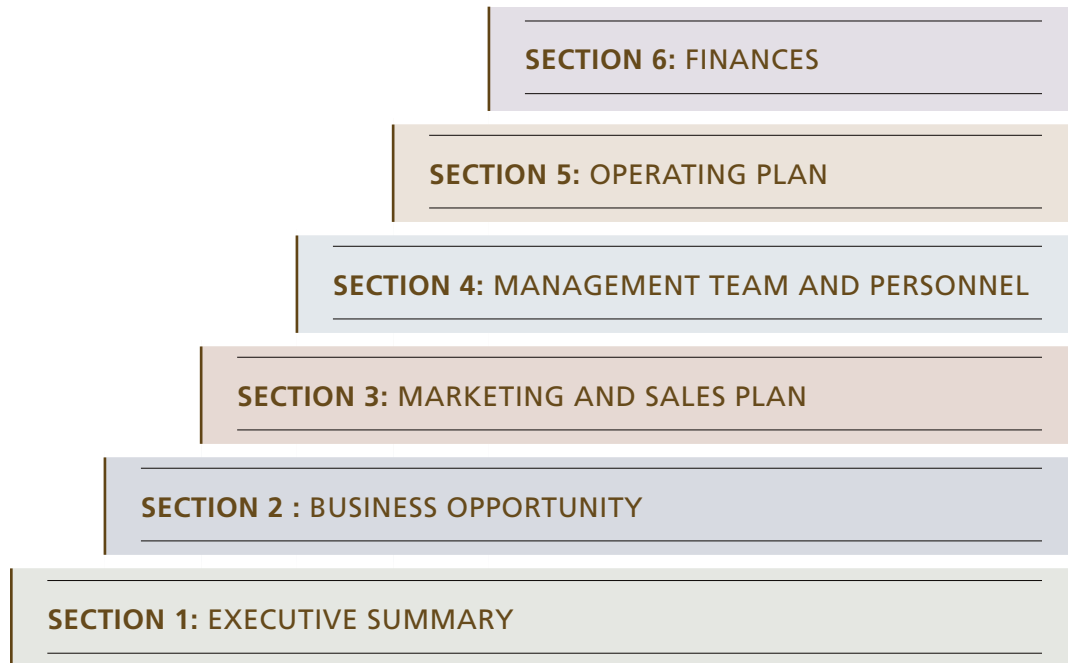


FIGURE 5. BUSINESS PLAN SECTIONS

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## SECTION 1

### EXECUTIVE SUMMARY

The executive summary is perhaps the most critical part of your business plan. The executive summary, which should be no more than a couple of pages, should describe your business and highlight the key points from each section of your business plan. For example, it would mention how your product differs from others on the market but would not include an exhaustive list of competitors and their products. If a lender or investor likes what is written in the executive summary, he or she will continue reading; otherwise, you may not get another chance to impress them with your ideas.

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## SECTION 2

### BUSINESS OPPORTUNITY

This section should first define the simple vision for your company. Provide an overview of your business, including its history, progress to date, and vision for the future. Second, the business opportunity must address your product, including why it is different, why customers will buy your product, whether or not your product is already developed, and whether you hold or plan to hold any patents, copyrights, or trademarks.

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### SECTION 3

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#### MARKETING AND SALES PLAN

First, define your business and the product or service you are going to sell and provide an overview of your market area. Identify your competition and the products or services they offer, what you can offer that the competition does not, and how you will attract customers away from the competition. Explain how you can offer your product for less money or how you plan to attract customers despite a higher price. Finally, give an overview of how you will sell your product or service (online, face-to-face, etc.) and how that relates to the competition's sales methods.

Next, describe your customers, including their demographics, needs, patterns, and preferences. Describe the size of your target market and what they will find attractive about your product.

Third, outline your marketing strategy by identifying the methods you will use to market your product.

Last, create your marketing budget. For example, if you plan to rent a billboard on the main interstate for three months, find out exactly how much it costs. Do not guess on marketing costs. If costs seem too high, eliminate high-cost options or look for different marketing strategies.

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### SECTION 4

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#### MANAGEMENT TEAM AND PERSONNEL

This section of your business plan should outline the structure and key skills of your staff.

Define positions, roles and a summary of each person's background, experience, and qualifications. Include the status of each individual (e.g., full-time and part-time); also include descriptions and qualifications for consultants and partners. If you have not begun hiring employees, include the structure and key skills of staff you plan to hire, a timeline for hiring, and the salaries assigned to each position. Identify recruitment and training procedures, timelines, and the costs of employee training.

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### SECTION 5

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#### OPERATING PLAN

This section should include office space and location, production facilities, and IT infrastructure. Include the costs associated with this location, the benefits and disadvantages to being housed in that location, and whether you rent or own the space. If you have plans for upgrading your space or relocating, include those too.

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### SECTION 6

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#### FINANCES

The purpose of this section is to inform lenders and investors of how much capital you need, how secure their loans or investments are, how you plan to repay the loans, and what your projected sources of revenue and income will be. Include detailed financial projections by month for the first year and by quarter for years two and three, as well as the assumptions upon which your projections were made, including the breakdown of anticipated costs and revenues for all three years. You should also include cash flow statements, loan applications, capital equipment and supply lists, and profit and loss statements.

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## Financing Options

Every entrepreneur must take two costs into account: start-up costs and recurring costs. Start-up costs are all of the one-time costs required to start a business, such as a security deposit on office space, furniture and equipment purchase, signage, etc. Recurring costs are all of the costs encountered monthly, such as salary and benefit expenses, insurance fees, monthly rent, etc. If you need to borrow money to start your business, there are several different funding options to consider. Each funding source brings with it a series of pros and cons that should be weighed in order to find a lender to meet your start-up needs.



FIGURE 6. OPTIONS FOR FINANCING SMALL BUSINESSES

### OPTION 1

BANKS, CREDIT UNIONS, OTHER FINANCIAL INSTITUTIONS, SBA, STATES AND LOCAL GOVERNMENTS

Banks offer a variety of loans and can advise you as to which type of loan would be best for your needs. Some loans, for example, require you to make set payments of both the principal and interest, whereas others require you to pay back only the interest with a lump payment of the entire principal at the end.

The advantage of approaching banks for loans is that banks are designed for just that purpose. The downside is that if you have a bad credit history or have accumulated debt, loan approval can be difficult. Determine whether bank loans are appropriate for your needs by performing research. Locate the banks in your region, find out what types of loans they offer, and learn what their requirements are.

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<b>OPTION 1</b>	Credit Unions, other financial institutions, SBA Loan Guaranteed programs, and state and local governments all offer a variety of loan products, ranging from micro-loans with mandatory business counseling to SBA 7a, 504 and Small Business Investment Company (SBIC) loan providers for purchase, operations, infrastructure, growth and other needs. Increasing numbers of State Governments are providing special State Linked Deposit loan programs targeted to veterans and Reserve Component members. SBA employees and counselors can provide localized guidance to available resources and cooperating lenders.
<i>CONTINUED</i>	

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<b>OPTION 2</b>	Venture capital firms invest in small companies in return for equity. They look for companies with the potential for high-growth and high-profitability. Although some venture capitalists will invest in companies that are just beginning, they generally seek to fund companies that have been in business for some amount of time, in order to assess progress, growth, and earned revenues. For that reason, acquiring start-up funding from venture capitalists can be very difficult. Also, the earlier the stage of investment, the more equity venture capital firms require. If you are serious about acquiring venture capital funds, look for firms that specifically cater to business in the start-up phase. A good business plan and strong management team will increase the odds of securing venture capital funding.
<b>VENTURE CAPITAL FIRMS</b>	

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<b>OPTION 3</b>	Angel investors are individuals who invest their own money in entrepreneurial ventures in return for equity. Angel investors can be persons you know or persons you don't know, and can work as an individual or be part of an Angel group. Angel investors generally invest smaller amounts of money in companies than do venture capitalists. Consider Angel investors for funding when you have exhausted funding from your friends and family but aren't ready to approach a venture capital firm.
<b>ANGEL INVESTORS</b>	

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<b>OPTION 4</b>	In some cases, funding can be secured by current or potential partners seeking a share of the business. The advantages to partner financing are that partners considering investment are already knowledgeable about the business idea and have confidence in its future. The approval process may be easier than with a bank or lending firm. The downside is that you are giving up a portion of your control in exchange for this funding.
<b>PARTNERS</b>	

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**OPTION 5**

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**FRIENDS  
AND FAMILY**

There are benefits to acquiring loans this way, and it is a popular source of funding for small businesses. Friends and family already know you, your character, and your history of credit, debt, and financial management, but they should still review your business plan. The terms on which you must pay back loans from friends and family will likely be more relaxed, and they may not demand interest on the repayment of the loan. The downside to borrowing from friends and family is the potential inability to repay the loan, damaging not only your finances but their finances and the relationships you share with them.

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**OPTION 6**

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**SELF-  
FINANCING**

Self-financing is the most popular form of financing for small business owners, and it can be beneficial when you approach other lenders. Investing your own money demonstrates your faith that your business will succeed. Forms of self-financing include borrowing against your retirement fund, taking out personal lines of credit, and utilizing a home equity loan. The disadvantage to financing your business this way is that if your business flounders and you are unable to repay the money, you can lose a lot more than your business. Carefully consider whether self-financing is the right option for you.

**U.S. SBA Programs**

Since 1953, the SBA has helped veterans start, manage, and grow small businesses. Today, the SBA provides specific programs for veterans, service-disabled veterans, and reserve and national guard members, and they offer a full range of entrepreneurial support programs to every American, including veterans.

On August 17, 1999, Congress passed Public Law 106-50, The Veterans Entrepreneurship and Small Business Development Act of 1999. This law established the SBA Office of Veterans Business Development (OVBD), under the guidance and direction of the *Associate Administrator for Veterans Business Development*, to conduct comprehensive outreach, to be the source of policy and program development, initiation and implementation for the Administration, and to act as an Ombudsman for full consideration of veterans within the Administration. OVBD manages the Veteran Business Outreach Center (VBOC) program, the Entrepreneurship Boot camp for Veterans with Disabilities (EBV) program, the Veterans as Woman Igniting the Spirit of Entrepreneurship (V-WISE) program specifically for women veterans, and the Operation Endure and Grow (OE&G) program specifically for Reserve Component members and their families.

In addition, Public Law 106-50 created the National Veterans Business Development Corporation, set goals for federal procurement for service-disabled veterans and veterans, established the Military Reservists Economic Injury Disaster Loan (MREIDL), initiated new research into the success of veterans in small business, and brought focus to veterans in the full range of SBA Capital, Entrepreneurial, and Government Contracting programs.

SBA has special, established loans and Surety Bonding programs for Veterans and Reservists, government procurement programs for Veterans across government, established Veterans Business Development Officers in every SBA District Office, and implemented special District Office outreach, counseling and training at more than 1,500 Small Business Development Centers, SCORE Chapters, and Women's Business Centers and online through SBA.

### **SBA Financial Assistance**

SBA administers three separate loan programs. The Agency sets the guidelines for the loans while their partners (lenders, community development organizations, and micro-lending institutions) make the loans to small businesses. SBA backs those loans with a guaranty that eliminates some risk to their lending partners. When a business applies for an SBA Loan, it is actually applying for a commercial loan that is structured according to SBA requirements. Cooperating lending partners who provide the funding receive the SBA guaranty.

#### **The Patriot Express Pilot Loan Program**

The Patriot Express Pilot Loan was created by SBA to offer financial, procurement, and technical assistance programs to the military community. Patriot Express is a streamlined loan product with enhanced guarantee and interest rate characteristics. It is available to veterans, service-disabled veterans, active-duty Service members eligible for participating in the military's TAP, Reservists and National Guard members, current spouses of any of the above, spouses of any Service member and the widowed spouse of a Service member or veteran who died during service, or of a SCD.

The Patriot Express Loan is offered by SBA's network of participating lenders nationwide. It features SBA's fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85% for loans of \$150,000 or less and up to 75% for loans over \$150,000 up to \$500,000. The Patriot Express Loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases and franchise purchases. Patriot Express Loans feature SBA's lowest interest rates for business loans, generally 2.25%–4.75% over prime, depending upon the size and maturity of the loan. Local SBA district offices will have a listing of Patriot Express lenders in their areas.



More details on the initiative can be found on the website listed in the **Resources** section at the end of this chapter.

#### **Basic 7(a) Loan Guaranty**

The 7(a) Loan Guaranty Program serves as the SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels.

Loan proceeds can be used for most sound business purposes including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.



Visit the website listed in the **Resources** section of this chapter for more information.

### **Certified Development Company-504 Loan Program (CDC/504)**

The CDC/504 Program is a long-term financing tool for economic development within a community. It provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A CDC is a nonprofit corporation set up to contribute to the economic development of its community.

CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide. Each CDC covers a specific geographic area. Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50% of the project cost, a loan secured with a junior lien from the CDC (backed by a 100% SBA-guaranteed debenture) covering up to 40% of the cost, and a contribution of at least 10% equity from the small business being helped.

### **Microloan Program**

SBA's Microloan Program provides very small loans and business counseling to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$50,000. The average loan size is about \$13,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

The maximum term allowed for a microloan is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower. Interest rates vary, depending upon the intermediary lender and costs to the intermediary from the U.S. Treasury. Generally, these rates will be between 8% and 13%.

### **SBA Investment Programs**

In 1958 Congress created the SBIC program. SBICs, licensed by the SBA, are privately owned and managed (venture) investment firms. They are participants in a vital partnership between government and the private sector economy.

All SBICs are profit-motivated businesses. A major incentive for SBICs to invest in small businesses is the chance to share in the success of the small business if it grows and prospers.



Equity (venture) capital or financing is money raised by a business in exchange for a share of ownership in the company. Ownership is represented by owning shares of stock outright or having the right to convert other financial instruments into stock of that private company. Two key sources of equity capital for new and emerging businesses are Angel Investors and Venture Capital Firms.

Typically, Angel Capital and Venture Capital Investors provide capital unsecured by assets to young, private companies with the potential for rapid growth. Such investing covers most industries and is appropriate for businesses through the range of developmental stages. Investing in new or very early companies inherently carries a high degree of risk. But venture capital is long-term or “patient capital” that allows companies the time to mature into profitable organizations.

### **Surety Bond Guarantee (SBG) Program**

The SBG Program was developed to provide increased bonding opportunities to small veteran and minority contractors to support contracting opportunities for which they would not otherwise bid. If a small construction, service, or supply company bids or performs projects requiring surety bonds, the U.S. SBA program could help make it more competitive.

A surety bond is a three-way agreement between the surety company, the contractor, and project owner. The agreement with the SBA guarantees the contractor will comply with the terms and conditions of the contract. If the contractor is unable to successfully perform the contract, the surety assumes the contractor’s responsibilities and ensures that the project is completed.

The overall surety bond program has two programs:

- » **The Prior Approval Program**—The SBA guarantees 80% or 90% (for veterans) of a surety’s loss. Participating sureties must obtain SBA’s prior approval for each bond.
- » **The Preferred Surety Bond Program**—Selected sureties receive a 70% guarantee and are authorized to issue, monitor, and service bonds without the SBA’s prior approval.

The SBA SBG Program covers four types of major contract surety bonds

<b>Bid Bond</b>	Guarantees the project owner that the bidder will enter into the contract and furnish the required payment and performance bonds.
<b>Payment Bond</b>	Guarantees the contractor will pay all persons who furnish labor, materials, equipment or supplies for use on the project.
<b>Performance Bond</b>	Guarantees the contractor will perform the contract in accordance with its terms, specifications and conditions.
<b>Ancillary Bond</b>	Bonds that are incidental and essential to the performance of the contract.



### ELIGIBILITY

In addition to meeting the surety company's bonding qualifications, you must qualify as a small business concern, as defined by SBA. For federal prime contracts, your company must meet the small business size standard for the North American Industry Classification System (NAICS) Code that the federal contracting officer specified for that procurement.



For more information, visit the website listed in the **Resources** section at the end of this chapter.

## Government Procurement

The Office of Government Contracting (GC) works to maximize participation by small, disadvantaged, woman-owned, Veteran-owned, or Service-Disabled Veteran-Owned (SDVO) small businesses in federal government contract awards and large prime subcontract awards. GC also advocates on behalf of small businesses in the federal procurement arena.

The federal government purchases billions of dollars in goods and services each year, and it is federal policy that all small businesses have the maximum practicable opportunity to participate in providing goods and services to the government. The goal is 23% of government-wide procurements be awarded to small businesses, which include those owned and controlled by service-disabled veterans, qualified HUB (Historically Underutilized Business) Zone small businesses, socially and economically disadvantaged individuals, and women.

The individual program goals are: 5% of prime and subcontracts for small disadvantaged businesses; 3% of prime and subcontracts for HUB Zone businesses; and 3% of prime and subcontracts for SDVO small businesses. The SBA negotiates annual procurement goals with each federal agency and reviews each agency's results in order to ensure that the statutory government-wide goals are met in the aggregate. Additionally, large business prime contractors are statutorily required to establish subcontracting goals for service-disabled and veteran-owned small businesses as part of each subcontracting plan submitted in response to a prime federal contract opportunity.

GC administers several programs and services that help small businesses meet the requirements of government contracts. These include the Certificate of Competency, the Non-Manufacturer Rule Waiver, and the Size Determination programs.

The office also oversees special initiatives such as the Women's Procurement program, the Procurement Awards program, and the Annual Joint Industry/SBA Procurement Conference.

## GC Programs

### » Small Disadvantaged Business (SDB)

SBA certifies SDBs to make them eligible for special bidding benefits. Qualifications for the program are similar to those for the 8(a) Business Development Program. A small business must be at least 51% owned and controlled by a socially and economically disadvantaged individual or individuals. African Americans, Hispanic Americans, Asian Pacific Americans, Subcontinent Asian Americans, and Native Americans are presumed to qualify. Other individuals, including veterans and service-disabled veterans can qualify if they show by a “preponderance of the evidence” that they are disadvantaged. All individuals must have a net worth of less than \$750,000, excluding the equity of the business and primary residence. Successful applicants must also meet applicable SBA size standards for small businesses in their industry.

### » Section 8(a) Development Program and SDB Program

While the 8(a) Program offers a broad scope of assistance, including federal contracting assistance to socially and economically disadvantaged firms, SDB certification strictly pertains to benefits in federal procurement. Companies which are 8(a) firms automatically qualify for SDB certification.

### » HUB Zone Empowerment Contracting Program

The HUB Zone Empowerment Contracting Program stimulates economic development and creates jobs in urban and rural communities by providing Federal contracting preferences to small businesses. These preferences go to small businesses that obtain HUB Zone certification in part by employing staff that live in a HUB Zone. The company must also maintain a “principal office” in one of these specially designated geographic areas.

### » SDVO Small Business Concern Program

Section 308 of Public Law 108-183 amended the Small Business Act to establish a procurement program for Small Business Concerns (SBCs) owned and controlled by service-disabled veterans. This procurement program provides that contracting officers may award a sole source or set-aside contract to service-disabled veteran business owners, if certain conditions are met.

## Important Definitions

**Veteran**—a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

**Service-Disabled Veteran**—a person with a disability that is service-connected which was incurred or aggravated in line of duty in the active military, naval, or air service.

**Service-Disabled Veteran with a Permanent and Severe Disability**—a veteran with a SCD that has been determined by the VA to have a permanent and total disability for purposes of receiving disability compensation or a disability pension.

**Permanent Caregiver**—a spouse, or an individual 18 years of age or older, who is legally designated, in writing, to undertake responsibility for managing the well-being of a service-disabled veteran, to include housing, health and safety.

**SDVO Small Business Contracts**—SDVO contracts are contracts awarded to an SDVO SBC through a sole source award or a set-aside award based on competition restricted to SDVO SBCs. The contracting officer for the contracting activity determines if a contract opportunity for SDVO competition exists.

### **SDVO SBC Set-Aside Contracts**

The contracting officer may set aside acquisitions for SDVO SBCs if:

- » The requirement is determined to be excluded from fulfillment through award to Federal Prison Industries, the AbilityOne Program (formerly the Javits-Wagner-O'Day Act), Orders under Indefinite Delivery Contracts, Orders against Federal Supply Schedules, requirements currently being performed by 8(a) participants, and requirements for commissary or exchange resale items.
- » The requirement is not currently being performed by an 8(a) participant, and unless SBA has consented to release of the requirement from the Section 8(a) Program.
- » SBA has not accepted the requirement for performance under the 8(a) authority, unless SBA has consented to release of the requirement from the Section 8(a) Program.
- » There is a reasonable expectation that at least two responsible SDVO SBCs will submit offers.
- » The award can be made at a fair market price.

### **SDVO SBC Sole Source Contracts**

A contracting officer may award a sole source contract to a SDVO SBC if the contracting officer determines that none of the SDVO SBC set-aside exemptions or provisions applies and the anticipated award price of the contract, including options, will not exceed \$5.5 million for manufacturing requirements and \$3.5 million for all other requirements, and if the SDVO SBC is a responsible contractor able to perform the contract and the award can be made at a fair and reasonable price.

### **SDVO SBC Simplified Acquisition Contracts**

If a requirement is at or below the simplified acquisition threshold, a contracting officer may set aside the requirement for consideration among SDVO SBCs using simplified acquisition procedures or may award a sole source contract to a SDVO SBC.

### **MENTOR-PROTÉGÉ PROGRAM (MPP)**

Since 1991, the DoD MPP has offered substantial assistance to small disadvantaged businesses. Helping them to expand the overall base of their marketplace participation has produced more jobs and increased national income.

The DoD MPP assists small businesses (protégés) successfully compete for prime contract and subcontract awards by partnering with large companies (mentors) under individual, project-based agreements.

Traditionally, these partnerships have delivered a variety of products and services specialized in: environmental remediation, engineering services, information technology, manufacturing, telecommunications, and health care. Recent Mentor–Protégé agreements have focused on corrosion engineering, information assurance, robotics, circuit board and metal component manufacturing. Future agreements will focus on new technology areas such as radio frequency identification devices and enhanced security assurance.

Many Mentor firms have made the program an integral part of their sourcing plans; while the protégé firms have used their involvement in the program to develop much needed business and technical capabilities to diversify their customer base. Protégé participants have established long-term business relationships with providers of government and commercial goods and services.

### **Uniformed Services Employment and Reemployment Rights Act (USERRA)**

Under certain circumstances, veterans have the right to return to their pre-service jobs after discharge or release from active duty. Your former employer must rehire you if you meet all of the following requirements:

- » Must have left “other-than-temporary” employment to enter military service
- » Must have served in the Armed Forces (either voluntarily or involuntarily) no more than five years, unless at the request of and for the convenience of the government
- » Must have been discharged or released under honorable conditions
- » Must still be qualified to perform the duties of the job; if you became disabled while in military service, you must be able to perform some other job in your employer’s organization (with comparable seniority, status, and pay)



**Contact** the DOL VETS, for assistance under the Uniformed Services Employment and Reemployment Rights Act of 1994.

Your reemployment rights also protect you against being discharged by your employer without cause for one year (six months in the case of a Reservist or National Guard member returning from training).

# RESOURCES

## MILITARY SERVICE TAP OFFICES

TAP Offices have programs and counselors to assist you and your family members in seeking employment in government and the private sector. Examples of some employment assistance services are:

### Coaching and Counseling

The Transition staff provides individual career development guidance, comprehensive assessment of employment skills, and identification of employment opportunities.

### Support Services

Transition Assistance Offices offer computerized listings of jobs, career workshops, and training opportunities, as well as automated resume writing. Many Transition Assistance Offices also provide access to a mini-reference library, word processing, and copying equipment to assist in job search preparation.

### Job Banks

Job banks provide information and referrals on temporary, permanent, part-time, and full-time positions in the federal, state, and private sectors.

### Workshops and Seminars

A variety of workshops and seminars are available through your Transition Assistance Office to help you and your spouse become more competitive in the job market. Topics include enhancing job search skills, goal setting, interviewing techniques, and preparation of resumes and standard and optional forms for federal civil service employment. One of the most popular job-hunting workshops is sponsored by the DOL. Their two-and-a-half-day Transition Assistance Employment Workshop is one component of the overall TAP. Disabled Transition Assistance Program (DTAP), including VR&E Program information is available online at [www.vetsuccess.gov](http://www.vetsuccess.gov).

### Training

Some locations offer occupational skills training for those seeking entry-level classes in typing, word processing, and data entry.

### Public and Community Service

There are as many reasons to serve as there are people who serve—from solving problems in your community, to sharing your skills, to serving your country. If you are interested in continuing to serve America, you are encouraged to explore public or community service options at [www.nationalservice.gov](http://www.nationalservice.gov).

### Transition Counselors

Transition Counselors are located in the following offices at local military installations:

- » **Army:** Army Career and Alumni Program (ACAP)
- » **Air Force:** Airman and Family Readiness Center
- » **Navy:** Fleet and Family Support Center
- » **Marine Corps:** Career Resource Management Center (CRMC)/ Transition and Employment Assistance Program Center
- » **Coast Guard:** Worklife Division—Coast Guard Worklife staff can be found at the nearest Integrated Support Command

### Vocational Rehabilitation Employment Program

You can apply by filling out VA Form 28-1900, “Disabled Veterans Application for Vocational Rehabilitation,” and mail it to the VA regional office that serves your area. You can also apply online at [vabenefits.vba.va.gov/vonapp](http://vabenefits.vba.va.gov/vonapp).

### Contacting VA

There are 58 VA regional offices and 171 VA medical centers located through the nation, in addition to numerous outpatient clinics, vet centers, and national cemeteries. The toll-free telephone number for VA regional offices is 1-800-827-1000. Also, visit the VA website at [www.va.gov](http://www.va.gov).

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## CIVILIAN OCCUPATIONS CORRESPONDING TO MILITARY OCCUPATIONS

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### Occupational Information Network:

[www.acinet.org/acinet/moc/default.aspx?audience=WP](http://www.acinet.org/acinet/moc/default.aspx?audience=WP)

### Employment Assistance and Credentialing Programs Websites:

DOL: [www.careeronestop.org/CREDENTIALING/CredentialingHome](http://www.careeronestop.org/CREDENTIALING/CredentialingHome)

### Army and Navy “COOL”:

Army COOL: <https://www.cool.army.mil>

Navy COOL: <https://www.cool.navy.mil>

Air Force CERT: [www.au.af.mil/au/ccaf/certifications](http://www.au.af.mil/au/ccaf/certifications)

Helmets to Hardhats: [helmetstohardhats.org](http://helmetstohardhats.org)

### United Services Military Apprenticeship Program (USMAP):

<https://usmap.cnet.navy.mil>

O\*Net Online: [www.onetonline.org/crosswalk](http://www.onetonline.org/crosswalk)

## DEPARTMENT OF LABOR (DOL)

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DOL Career One-Stop Centers: [www.careeronestop.org](http://www.careeronestop.org)

DVOP/LVER Locator: <http://dvoplverlocator.nvti.ucdenver.edu>

My Skills My Future: [www.myskillsmyfuture.org](http://www.myskillsmyfuture.org)

My Next Move: [www.mynextmove.org](http://www.mynextmove.org)

DOL REALifelines: [www.dol.gov/vets/programs/real-life](http://www.dol.gov/vets/programs/real-life)

## LIBRARY RESOURCES AND WEBSITES

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Libraries also offer newspapers, trade journals, magazines, audio and video cassettes, and computer software packages that aid in career identification and planning. You also may find information on state training, employment, and apprenticeship programs as well as statistics regarding employment availability, economic climate, and cost of living. Your librarian can show you where to find these resources and how to use them. Most public and military libraries offer access to the Internet, which can give you access to numerous resources. Specific helpful library resources include the following:

**Occupational Information Network:** The Dictionary of Occupational Titles (O\*NET) provides detailed descriptions of most occupations; available online at: [online.onetcenter.org](http://online.onetcenter.org).

**The Encyclopedia of Associations:** This lists the addresses of professional and industry associations: [library.dialog.com](http://library.dialog.com).

**Dun and Bradstreet; Standard and Poor's Register of Corporations:** Both documents offer information on individual companies and organizations. Dun and Bradstreet: [www.dnb.com](http://www.dnb.com); Standard and Poor: [www.standardandpoors.com](http://www.standardandpoors.com).

**The Occupational Outlook Handbook:** This "handbook" created annually by the U.S. Bureau of Labor Statistics addresses the projected needs for various occupations. View the handbook online at [www.bls.gov/oco/home](http://www.bls.gov/oco/home).



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## ORGANIZATIONS AND ASSOCIATIONS

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### Fraternal Military Associations and Veterans' Services Organizations

Fraternal military associations and veterans' services organizations are good sources of employment information, assistance, and services. Many provide their own job referral and registration services; others sponsor events such as job fairs. All provide networking opportunities to learn about job requirements and opportunities. Lists of Military and Veteran Service Organizations can be found at: [www.military.com/benefits/resources/military-and-veteran-associations](http://www.military.com/benefits/resources/military-and-veteran-associations).

### Industry Associations

Industry associations are a source of industry-specific information. You can learn the details about industries as well as find salary ranges, qualification requirements, locations of jobs, and the names and addresses of individual companies and more at: [www.bls.gov](http://www.bls.gov).

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## FEDERAL EMPLOYMENT OPPORTUNITIES WEBSITES

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Federal employment opportunities are at [www.usajobs.opm.gov](http://www.usajobs.opm.gov).

[GoDefense.com](http://GoDefense.com) offers veteran job seekers assistance with pursuing DoD civilian careers by providing online career opportunity information and resources. Recruitment Assistance Division (RAD) career counselors can provide assistance with completing required forms and advisory guidance on how to respond to vacancy announcements. Call toll-free: 1-888-DoD-4USA (1-888-363-4872); TTY for deaf/hard of hearing: 1-703-696-5436 or send request by email to [daao@cpms.osd.mil](mailto:daao@cpms.osd.mil). In addition, Recruitment Assistance Division career counselors are available for online chat 12:30–2:30 p.m. Eastern Time on Tuesdays and Thursdays.

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## OTHER FEDERAL EMPLOYMENT WEBSITES

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- » Fed World: [www.fedworld.gov](http://www.fedworld.gov)
- » Federal Employment Portal: [www.opm.gov](http://www.opm.gov)
- » DoD NAF Employment: [www.cpms.osd.mil/nafpo/nafpoemploy\\_links](http://www.cpms.osd.mil/nafpo/nafpoemploy_links)
- » DoD's Spouse Career Center: [www.military.com/spouse](http://www.military.com/spouse)
- » USAJOBS: [www.usajobs.opm.gov](http://www.usajobs.opm.gov)
- » America's Veterans: [www.fedshirevets.gov](http://www.fedshirevets.gov)

## OTHER EMPLOYMENT WEBSITES

- » [www.careeronestop.org](http://www.careeronestop.org)
- » [www.military.com/careers](http://www.military.com/careers)
- » [www.careeronestop.org](http://www.careeronestop.org)
- » [www.bls.gov](http://www.bls.gov)
- » [www.fedshirevets.gov](http://www.fedshirevets.gov)
- » [www.doleta.gov/programs](http://www.doleta.gov/programs)
- » [www.doleta.gov](http://www.doleta.gov)
- » [www.employerpartnership.org](http://www.employerpartnership.org)
- » [www.vetsuccess.gov](http://www.vetsuccess.gov)

## RESERVE AFFILIATION

- » U.S. Air National Guard:  
[www.goang.com](http://www.goang.com)
- » U.S. Air Force Reserves:  
[www.afreserve.com](http://www.afreserve.com)
- » U.S. Army National Guard:  
[www.1800goguard.com](http://www.1800goguard.com)
- » U.S. Army Reserves:  
[www.goarmyreserve.com](http://www.goarmyreserve.com)
- » U.S. Coast Guard Reserves:  
[www.uscg.mil/reserve](http://www.uscg.mil/reserve)
- » U.S. Marine Corps:  
[www.marines.mil/unit/marforres/Stay/PSR.aspx](http://www.marines.mil/unit/marforres/Stay/PSR.aspx)
- » U.S. Navy Reserve:  
[www.navyreserve.com](http://www.navyreserve.com)

## STATE EMPLOYMENT WEBSITES

There is at least one VETS Office in every state; find yours at: [www.dol.gov/vets/aboutvets/contacts/#regionalStateDirectory](http://www.dol.gov/vets/aboutvets/contacts/#regionalStateDirectory).

To locate State Employment Offices visit: [www.naswa.org/links](http://www.naswa.org/links).

To locate the local Career One-Stop Center visit:  
[www.careeronestop.org/jobsearch/cos\\_jobsites](http://www.careeronestop.org/jobsearch/cos_jobsites)

**United We Serve** is a nationwide service initiative that helps meet growing social needs resulting from the economic downturn. See many opportunities available: [www.serve.gov/index](http://www.serve.gov/index).

This website is a critical component of the Federal Government's strategy for the recruitment and employment of veterans: [www.fedshirevets.gov](http://www.fedshirevets.gov).

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## TEACHING OPPORTUNITIES

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### Troops to Teachers Program (TTT)

The TTT website provides information, and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification and job listing sites in public education. An Internet Referral System has been established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A “Mentor Connection” site provides access to TTT participants who have made the transition to teaching and are available to respond to questions from prospective teachers. Visit site at: [www.proudtoserveagain.com](http://www.proudtoserveagain.com).

### Defense Activities for Non-Traditional Education Support (DANTES)

[www.dantes.doded.mil](http://www.dantes.doded.mil)

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## TURBO TAP

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The TurboTAP website gives you 24/7 access to helpful pre-separation and transition guides, employment, education, relocation, benefits checklists, and more. The site is your connection to money, benefits, and jobs exactly when you need them, throughout your military career: [www.TurboTAP.org](http://www.TurboTAP.org).

**Employment Hub:** [www.turboTAP.org/portal/transition/resources/Employment\\_Hub](http://www.turboTAP.org/portal/transition/resources/Employment_Hub)

**Feds Hire Vets:** [www.fedshirevets.gov](http://www.fedshirevets.gov)

**State Job Boards:** [www.careeronestop.org/jobsearch/cos\\_jobsites](http://www.careeronestop.org/jobsearch/cos_jobsites)

**DOL REALifelines:** [www.dol.gov/vets/REALifelines/index.htm](http://www.dol.gov/vets/REALifelines/index.htm)

## VMET DOCUMENTATION

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To get your verification document, go to the VMET website at [www.dmdc.osd.mil/vmet](http://www.dmdc.osd.mil/vmet) and download and print the VMET document and personal cover letter from your military service.

You'll need a current DoD CAC or a current Defense Finance, Accounting Service (DFAS) myPay Personal Identification Number (PIN). You should retrieve your VMET within 120 days prior to your separation.

### Transcripts of Education and Training Specific to Military Service

- » **Army** : The Army's Army/American Council on Education Registry Transcript System (AARTS) automatically captures your military training, Military Occupational Specialty (MOS) and college level examinations scores with the college credit recommended. AARTS website: [aarts.army.mil](http://aarts.army.mil).
- » **Navy and Marines**: The Navy and Marine Corps use the SMART system. This system automatically captures your training, experience and standardized test scores. SMART website: [smart.navy.mil](http://smart.navy.mil).
- » **Air Force**: The Community College of the Air Force (CCAF) automatically captures your training, experience and standardized test scores. Transcript information may be viewed at the CCAF website: [www.au.af.mil](http://www.au.af.mil).
- » **Coast Guard**: The Coast Guard Institute (CGI) requires each Service member to submit documentation of all training (except correspondence course records), along with an enrollment form, to receive a transcript: [www.uscg.mil](http://www.uscg.mil).
- » **Veterans**: Under most circumstances, veterans are eligible to use their former service branch's transcript program. However if you are not eligible for AARTS, SMART, CCAF, or CGI systems, you will need to fill out DD Form 295, "Application for the Evaluation of Learning Experiences during Military Service" and provide your DD Form 214, "Certificate of Release or Discharge from Active Duty," to receive credit for your experience.

## SMALL BUSINESS AND ENTREPRENEURSHIP PROGRAMS

### ENTREPRENEURSHIP RESOURCES

#### The Veterans Corporation (TVC)

The National Veterans Business Development Corporation, doing business as TVC, is a federally-chartered 501(c)(3) organization that was created by Public Law 106-50, the "Veterans Entrepreneurship and Small Business Development Act of 1999." This Act recognized that America "has done too little to assist Veterans...in playing a greater role in the economy of the United States." TVC is charged with creating and enhancing entrepreneurial business opportunities for Veterans, including Service-Disabled Veterans. Toward this mission, TVC provides Veterans with the tools and resources they need to be successful in business, including:

- » Access to Capital
- » Access to Business Services
- » Entrepreneurial Education
- » Surety Bonding
- » Insurance and Prescription Coverage
- » Veterans Business Directory

Contact TVC toll-free at 1-866-283-8267 or visit online at [www.veteranscorp.org](http://www.veteranscorp.org).

#### Center for Veterans Enterprise (CVE)

The VA established the CVE in 2001. CVE is dedicated to helping veterans succeed in business and specializes in assisting with procurement opportunities. To help coordinate prime and subcontracting business opportunities with veterans for government and private-sector buyers, CVE maintains an electronic business registry. All veteran entrepreneurs, including reservists and members of the National Guard who have been called to active duty of any duration, are encouraged to register their firms and capabilities in this database which is called the VETBiz Vendor Information Pages (VIP). In addition to procurement assistance, CVE provides business coaching, networking, outreach, and other business assistance to veterans. Contact CVE toll free at 1-866-584-2344 or online at [www.vetbiz.gov](http://www.vetbiz.gov).

#### Association of Small Business Development Centers (ASBDC)

The mission of the ASBDC is to represent the collective interest of its members by promoting, informing, supporting and continuously improving the SBDC network, which delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies. The ASBDC is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. ASBDC is dedicated to the sound development of small business throughout America.

Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program. Over 500,000 businesses are assisted by ASBDC member programs on an annual basis. A sizeable number of these businesses are in the dynamic start-up mode, while most are existing businesses searching for stability or planning for growth. Contact ASBDC by phone at 1-703-764-9850 or online at [www.asbdc-us.org](http://www.asbdc-us.org).

### International Franchise Association (IFA)

The IFA, founded in 1960, is a membership organization of franchisors, franchisees and suppliers. IFA's website is dedicated to providing members and guests with a one-stop shopping experience for franchise information. For more than 40 years, the IFA has protected, enhanced, and promoted franchising worldwide. IFA is the official "Spokesperson for Responsible Franchising." Franchisors join for the legislative, educational and networking benefits available as an IFA member. IFA's government and public relations programs are designed to educate and influence public policy makers, and to reduce or eliminate regulations that threaten responsible franchise development.

IFA provides information necessary to stay abreast of the changes facing the global franchise community through educational programs, annual convention, legal symposium, and regional and local meetings. For Veterans, IFA's Veterans Transition Franchise Initiative program is comprised of more than 100 franchise companies that offer Veterans financial incentives to buy and operate their franchises.

Contact IFA at 202-628-8000 or online at [www.franchise.org](http://www.franchise.org).

### Virtual Business Incubator (VBI)

The Veterans VBI created for TVC by Knowledge Industries is a complete one-stop resource for veteran entrepreneurs starting or growing a small business. The VBI guides veterans through business ownership with customized support tools. This is an excellent tool if you need to search for local resources. Visit the VBI online at [www.myvbi.org](http://www.myvbi.org).

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## SBA RESOURCES

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### Special Localized Programs

Special local initiatives target Veterans, Service-Disabled Veterans, and Reserve and Guard members. Online and printed business planning guides are available, including: *Balancing Business and Deployment* designed for self-employed Reserve and Guard members to prepare their small business for mobilization, and *Getting Veterans Back to Business* to assist in restarting or reestablishing your business upon return from active duty. These manuals include an interactive CD with a wealth of information on preparing your business and your employees for your absence, re-establishing a small business upon return from Title 10 activation and information on various business assistance resources available to assist you. The CDs also contain information on loans, government procurement, and the full range of SBA's assistance to any veteran.

To learn more about the services and assistance SBA offers to Veterans, Service-Disabled Veterans and Reservists, please explore the links below, or follow-up to our local district offices and programs located in or near your community.

### District Office Veterans Business Development Officers (VBDOs)

SBA has established a VBDO in every one of the 68 SBA District Offices around the nation in order to ensure that every veteran entrepreneur has access to the full range of SBA programs. VBD Officers are responsible for providing prompt and direct assistance and guidance to any Veteran or Reservist seeking information about or access to any SBA program. To identify your local VBDO, please contact your local SBA district office, contact OVBD at 202-205-6773, or visit [www.sba.gov/VETS/regs](http://www.sba.gov/VETS/regs).

### Veterans Business Outreach Centers (VBOC)

The Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as face-to-face and online business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The SBA has 16 organizations participating in this cooperative agreement and serving as VBOC. Center locations and areas of coverage are listed below.

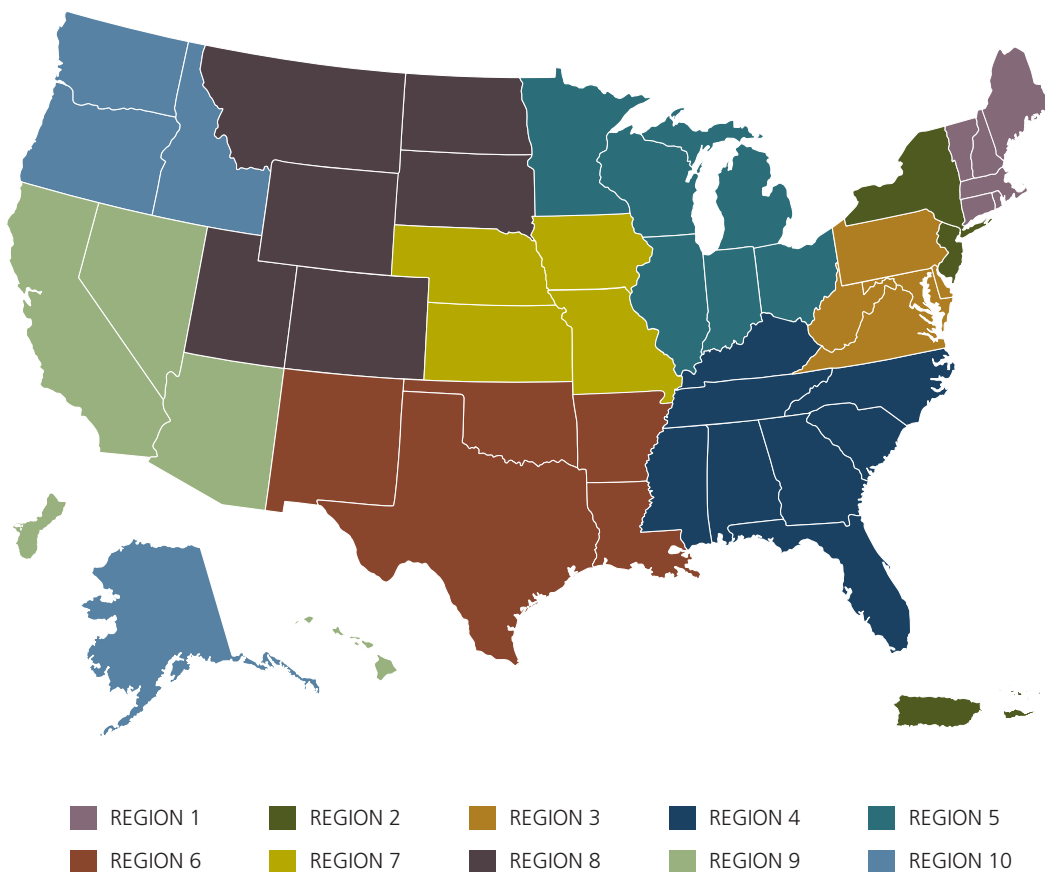


FIGURE 7. VBOC COVERAGE REGIONS

## REGION 1



Massachusetts, Maine,  
New Hampshire,  
Vermont, Rhode  
Island, Connecticut

### Northeast Veterans Business Resource Center

**District Office:**  
Massachusetts  
District Office

**Address:**  
360 Merrimack St.  
Building 9, Suite 209  
Lawrence, MA 01843

**Point of Contact:**  
Louis Celli, Jr.  
P: 617-938-3933  
F: 617-507-7799  
E: [lcelli@nevbrc.org](mailto:lcelli@nevbrc.org)  
[www.nevbrc.org](http://www.nevbrc.org)

## REGION 2



New York, New  
Jersey, Puerto Rico,  
Virgin Islands

### The Research Foundation of the State University of New York SUNY @ Farmingdale SBDC

**District Office:**  
Syracuse District Office

**Address:**  
Campus Commons  
2350 Broadhollow Road  
Farmingdale, NY  
11735 -1006

**Point of Contact:**  
John Narciso  
P: 631-370-8891  
800-732-7232  
F: 631-370-8895  
E: [narcisja@farmingdale.edu](mailto:narcisja@farmingdale.edu),  
[veterans@nyssbdc.org](mailto:veterans@nyssbdc.org)  
[www.NYVetBiz.com](http://www.NYVetBiz.com)

### The New Jersey Veterans Business Outreach Center—Rutgers Business School

**District Office:**  
Newark District Office

**Address:**  
1 Washington Park  
Suite 360  
Newark, NJ 07102

**Point of Contact:**  
Scott Snair  
P: 973-353-3429  
F: 973-353-1110  
E: [ssnair@njvetbiz.com](mailto:ssnair@njvetbiz.com)  
[www.NJVetBiz.com](http://www.NJVetBiz.com)

## REGION 3



Pennsylvania,  
Maryland, Virginia,  
West Virginia,  
Delaware, District  
of Columbia

### Hampton Roads Veterans Business Outreach Center/Old Dominion University

**District Office:**  
Richmond District Office

**Address:**  
4111 Monarch Way  
Suite 106  
Norfolk, Virginia 23508

**Point of Contact:**  
Cindy Walters  
P: 757-683-5562  
F: 757-683-5509  
E: [cmwalter@odu.edu](mailto:cmwalter@odu.edu)  
[www.hrvboc.com](http://www.hrvboc.com)



## REGION 3

*Continued*

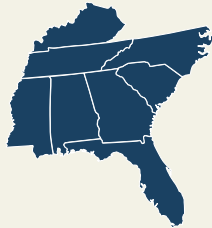
### University of PA

**District Office:**  
Philadelphia District Office

**Address:**  
3819 Chestnut Street  
Suite 325  
Philadelphia, PA 19104

**Point of Contact:**  
Sharon K. Rogers  
P: 877-699-VBOC  
(1-877-699-8262)  
F: 215-573-2135  
717-233-4690  
E: [skrogers@wharton.upenn.edu](mailto:skrogers@wharton.upenn.edu),  
[info@vetbizmidatlantic.org](mailto:info@vetbizmidatlantic.org)  
[www.vetbizmidatlantic.org](http://www.vetbizmidatlantic.org)

## REGION 4



Florida, Georgia,  
Alabama, South  
Carolina, Mississippi,  
Kentucky, Tennessee,  
North Carolina

### The University of West Florida in Pensacola

**District Office:**  
Jacksonville Florida  
District Office

**Address:**  
2500 Minnesota Avenue  
Lynn Haven, FL 32444

**Point of Contact:**  
Brenton Peacock  
P: 800-542-7232 or  
850-271-1108, ext. 19  
F: 850-271-1109  
E: [vets@vbc.org](mailto:vets@vbc.org)  
[vbc.org](http://vbc.org)

### The Veterans Business Outreach Center @Fayetteville State University

**District Office:**  
North Carolina  
District Office

**Address:**  
1200 Murchison Road  
Newbold Station  
Fayetteville, NC 28301

**Point of Contact:**  
Robert Rehder  
P: 910-672-1107  
F: 910-672-2122  
E: [rrehder@uncfsu.edu](mailto:rrehder@uncfsu.edu)  
[www.uncfsu.edu](http://www.uncfsu.edu)

## REGION 5



Michigan, Minnesota,  
Wisconsin, Illinois,  
Ohio, Indiana

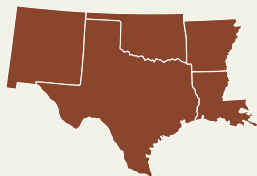
### VetBiz Central, Inc

**District Office:**  
Michigan District Office

**Address:**  
711 N. Saginaw St.  
Suite 206  
Flint, MI 48503

**Point of Contact:**  
Edward Ronders/Matt Sherwood  
P: 810-767-8387  
F: 810-767-8662  
E: [ed@vetbizcentral.com](mailto:ed@vetbizcentral.com)  
[matt@vetbizcentral.com](mailto:matt@vetbizcentral.com)  
[www.vetbizcentral.com](http://www.vetbizcentral.com)

## REGION 6



Texas, New Mexico,  
Arkansas, Louisiana,  
Oklahoma

### The University of Texas—Pan American

**District Office:**  
Lower Rio Grande Valley  
District Office

**Address:**  
1201 West University Drive  
Edinburg, TX 78539-2999

**Point of Contact:**  
Carlos Gutierrez  
P: 956-292-7567  
F: 956-665-7561  
E: [vboc@panam.edu](mailto:vboc@panam.edu)  
[www.utpa.edu/vboc](http://www.utpa.edu/vboc)

### Veterans Enterprise Training Program

**District Office:**  
New Mexico District Office

**Address:**  
300 San Mateo NE #106  
Albuquerque, New Mexico  
87108

**Point of Contact:**  
Lloyd Calderon  
P: 505-841-2956  
1-877-708-0002  
F: 505-841-5560  
E: [Lloyd.calderon@state.nm.us](mailto:Lloyd.calderon@state.nm.us)  
[www.dvs.state.nm.us/vetpro](http://www.dvs.state.nm.us/vetpro)

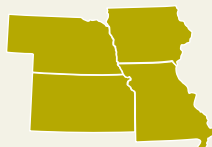
### Louisiana Veterans Business Outreach Center

**District Office:**  
New Orleans District Office

**Address:**  
107 South Lake Arthur Ave.  
Suite 7  
Jennings, Louisiana 70546

**Point of Contact:**  
Charles Achane  
P: 337-824-3900  
337-296-8580  
F: 337-246-3334  
E: [swlabdc@charter.net](mailto:swlabdc@charter.net)  
[www.lvbc.com](http://www.lvbc.com)

## REGION 7



Missouri, Kansas,  
Iowa, Nebraska

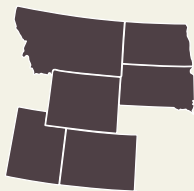
### Veterans Advocacy Foundation, Inc.

**District Office:**  
Saint Louis District Office

**Address:**  
4236 Lindell Blvd.  
Suite 102  
Saint Louis, MO 63108

**Point of Contact:**  
Darcella Craven  
P: 314-531-8387  
F: 877-825-4190  
E: [info@vetbiz.com](mailto:info@vetbiz.com)  
[www.vetbiz.com](http://www.vetbiz.com)

## REGION 8



Montana, Colorado,  
Wyoming, Utah, North  
Dakota, South Dakota

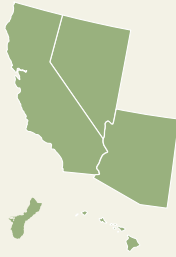
### Rocky Boys Veteran's Association

**District Office:**  
Montana District Office

**Address:**  
96 Clinic Road  
Box Elder, MT 59521

**Point of Contact:**  
Judi Houle  
P: 406-395-4728  
F: 406-395-4503  
E: [houle\\_judi@yahoo.com](mailto:houle_judi@yahoo.com)  
[www.rockyboylveterans.org](http://www.rockyboylveterans.org)

## REGION 9



California, Arizona,  
Guam, Hawaii, Nevada

### Vietnam Veterans of California—VBOC

**District Office:**  
Sacramento District Office  
**Address:**  
7270 E. Southgate Drive,  
Suite 1  
Sacramento, CA 95823

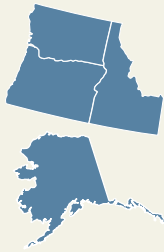
**Point of Contact:**  
Coreena Conley  
P: 916-393-1690  
F: 916-393-1693  
E: [cconley@vboc-ca.org](mailto:cconley@vboc-ca.org)  
[www.vboc-ca.org](http://www.vboc-ca.org)

### Guam Veterans Business Outreach Center

**District Office:**  
Guam District Office  
**Address:**  
172 South Marine Corps  
Dr. Asan, Guam 96910

**Point of Contact:**  
Frank Crisostomo-Kaaihue  
P: 671-475-8392  
F: 671-734-5362  
E: [frank@guamvboc.com](mailto:frank@guamvboc.com)  
[www.guamvboc.com](http://www.guamvboc.com)

## REGION 10



Washington, Alaska,  
Idaho, Oregon

### Seattle Business Assistance Center

**District Office:**  
Seattle District Office  
**Address:**  
1437 S. Jackson St.  
Suite 201  
Seattle, WA 98144

**Point of Contact:**  
Lynn Trepp  
P: 206-324-4330, ext. 139  
F: 206-324-4322  
E: [lynnt@seattleccd.com](mailto:lynnt@seattleccd.com)  
[seattleccd.com/drupal/VBOC](http://seattleccd.com/drupal/VBOC)

### Small Business Development Centers (SBDCs)

SBA provides funding, to 1,000 SBDCs in all 50 states and U.S. territories. This program provides a broad range of specialized management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information, guidance, linkages, training and counseling in easily accessible branch locations, usually affiliated with local educational institutions.

SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies.

To find your local SBDC, contact your district office VBDO or visit: [www.sba.gov](http://www.sba.gov).

### Service Corps of Retired Executives (SCORE)

SCORE is a 501(c) (3) nonprofit organization headquartered in Washington, D.C. that provides a public service to America by offering small business advice and training. SCORE was formed in 1964 to help small businesses flourish, and SCORE now has more than 10,000 volunteers who can assist business owners with more than 600 business skills. Volunteers are working or retired business owners, executives, and corporate leaders who share their wisdom and lessons learned in business. As a result, SCORE “Counselors to America’s Small Business” is America’s premier source of free and confidential small business advice for entrepreneurs. To date, SCORE has helped more than 7.5 million small businesses through face-to-face small business counseling, low-cost workshops nation-wide, and online support and business guidance.

Contact SCORE toll free at 800-634-0245 or visit online at [www.score.org](http://www.score.org).

### Women’s Business Centers (WBCs)

The Office of Women’s Business Ownership provides women-focused (men are eligible as well) training, counseling, and mentoring at every level of entrepreneurial development, from novice to seasoned entrepreneur, through representatives in the SBA district offices and nationwide networks of WBCs and mentoring roundtables. Additionally, WBCs provides online training, counseling, and mentoring. WBCs represent a national network of more than 100 centers designed to assist women start and grow small businesses. To find your local WBC, visit: [www.sba.gov/about-offices-content](http://www.sba.gov/about-offices-content).

### Entrepreneurship Boot Camp for Veterans with Disabilities (EBV)

EBV offers cutting-edge, experiential training in entrepreneurship and small business management to post-9/11 veterans with disabilities. The program is designed to open the doors to business ownership for veterans by developing the skills associated with launching and growing a small business, and leveraging programs and services for veterans with disabilities. The EBV program is offered by a network of seven world-class institutions. The program operates on a rolling admission basis; therefore, early application is highly encouraged. Applications can be downloaded from the program website at [whitman.syr.edu/ebv](http://whitman.syr.edu/ebv). For additional information on the EBV program, contact Raymond Toenniessen at 315-443-0256 or email [rmtoenni@syr.edu](mailto:rmtoenni@syr.edu).

### Veterans as Woman Igniting the Spirit of Entrepreneurship (V-WISE)

V-WISE is a female veteran training program that is modeled after two existing and successful outreach programs offered by the Whitman School, and will focus on three objective outcomes: training, networking, and mentorship. V-WISE is structured as a three-day, off-site training program, combined with online training and network support structures. Each offering of the program can accommodate 200 veterans and is open to all women veterans of any era or service, with delivery of the program occurring six times (in six cities) over a 36-month time frame. For additional information on V-WISE programs, contact Tina Kapral at 315-443-8795 or visit [whitman.syr.edu/vwise](http://whitman.syr.edu/vwise).

### Operation Endure and Grow (OE&G)

The OE&G program is a new online small business training and management program specifically designated for Member of Reserve Components of the U.S. Military and their immediate family, focused on the fundamentals of launching, growing, or maintaining a successful small business. OE&G is offered by the Martin J. Whitman School of Management in cooperation with the SBA Office of Veterans Business Development. The program includes two different tracks (startup and growth) and offers training to enhance the success and survivability of a reservist-owned small business. The eight-week training program is open to National Guard and Reserve members as well as their family members. OE&G will be offered and managed completely online and available 24/7, 365 days a year. For information on the registration process and listings of program dates, visit [www.whitman.syr.edu/EndureAndGrow/About/](http://www.whitman.syr.edu/EndureAndGrow/About/).

### International Trade

The Office of International Trade works in cooperation with other federal agencies and public- and private-sector groups to encourage small business exports and to assist small businesses seeking to export. Through 16 U.S. Export Assistance Centers, SBA district offices and a variety of service-provider partners, we direct and coordinate SBA's ongoing export initiatives to encourage small businesses going global.

### Financial Assistance

- » The Patriot Express Pilot Loan Program: [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress).
- » Basic 7(a) Loan Guaranty: [www.sba.gov/financing](http://www.sba.gov/financing).
- » Certified Development Company-504 Loan Program: [www.sba.gov/financing/](http://www.sba.gov/financing/).
- » Micro-loan Program: [www.sba.gov/financing](http://www.sba.gov/financing).

### SBA's Investment Programs

For more information about the SBG Program, visit: [www.sba.gov/osg/](http://www.sba.gov/osg/).

### Business Planning and Disaster Assistance for Small Businesses Who Employ or are Owned by Military Reservists

All of the technical assistance programs referenced above can provide pre- and post-mobilization business counseling and planning assistance to any Reservist who owns their own business or to the small business for which they work. The SBA also offers assistance to the caretaker of the business who may manage the business while the reservist owner is activated.

The Office of Disaster Assistance also offers the MREIDL program at very favorable rates and terms. The purpose of the MREIDL is to provide funds to eligible small businesses in order for them to meet operating expenses in the absence of essential employees who have been recalled to active duty. The purpose of these loans is not to cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt or to expand the business. Contact your district office or visit: [www.sba.gov/content/military-reservists-economic-injury-loans](http://www.sba.gov/content/military-reservists-economic-injury-loans).

### Government Procurement

Contact your local SBA district office or visit: [www.sba.gov/about-offices-content](http://www.sba.gov/about-offices-content).

### Subcontracting Opportunities Directory

Contains a listing of Prime Contractors doing business with the federal government: [www.gsa.gov/subdirectory](http://www.gsa.gov/subdirectory).

### Procurement Center Representatives

SBA's Procurement Center Representatives (PCR), located in area offices, review and evaluate the small business programs of federal agencies and assist small businesses in obtaining federal contracts and subcontracts.

- » **Traditional Procurement Center Representative (TPCR)**—TPCRs increase the small business share of federal procurement awards by initiating small business set-asides; reserving procurements for competition among small business firms; providing small business sources to federal buying activities; and counseling small firms.
- » **Breakout Procurement Center Representative (BPCR)**—BPCRs advocate for the breakout of items for full and open competition to affect savings to the Federal Government.
- » **Commercial Marketing Representatives (CMRs)**—CMRs identify, develop, and market small businesses to large prime contractors and assist small businesses in identifying and obtaining subcontracts.

### Office of Small and Disadvantaged Business Utilization (OSDBU)

OSDBUs offer information on procurement opportunities, guidance on procurement procedures, and identification of prime and subcontracting opportunities in various federal agencies. OSDBUs also have Veteran Small Business Representatives and Small Business Specialists who provide marketing assistance and information regarding current acquisition availability. Contact your local SBA Office or visit: [www.sba.gov/content/federal-office-small-and-disadvantaged-business-utilization-osdbu](http://www.sba.gov/content/federal-office-small-and-disadvantaged-business-utilization-osdbu).

### GC Programs

Contact your local SBA Office or visit one of the websites below:

- » Small Disadvantaged Business: [www.sba.gov/about-offices-content/1/2986](http://www.sba.gov/about-offices-content/1/2986)
- » Section 8(a) Development Program and SDB Program: [www.sba.gov/8abd](http://www.sba.gov/8abd).
- » HUB Zone Empowerment Contracting Program: [web1.sba.gov/hubzone/internet](http://web1.sba.gov/hubzone/internet).
- » Service-Disabled Veteran-Owned Small Business Concern Program: [www.sba.gov/content/veterans-1](http://www.sba.gov/content/veterans-1).

## MENTOR-PROTÉGÉ PROGRAM (MPP)

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For a step-by-step approach to participation in the DoD MPP, visit: [www.acq.osd.mil/osbp/mentor\\_protege](http://www.acq.osd.mil/osbp/mentor_protege).

## UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

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Contact the DOL, VETS for assistance under the Uniformed Services Employment and Reemployment Rights Act of 1994. A complete list of VETS state directors is available at: [www.dol.gov/vets](http://www.dol.gov/vets).