

# Service Members: How to Avoid Financial Traps & Scams



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# Money and the Military

Helping our servicemembers make the right financial decisions now to secure a future after the military.

Deployment, periodic moves, separation from family and the daily rigors of life impact military personnel and their families on a regular basis. These stressful situations can interrupt or even delay financial strategies, which could lead to debt, a lack of financial stability or poor planning for the future. In order to help you avoid those problems and to secure your future after the military, we have created this useful and practical guide to help you our servicemen improve your money management skills from deployment to re-employment.

## Preparing for Deployment and Permanent Change of Station (PCS)

It's never easy when your family is in upheaval. When a military service member is involved, a whole new set of circumstances come into play because that servicemember could be away from the family for long periods of time or the family may have to follow the servicemember around from place to place.

It's therefore essential to plan ahead before deployment or PCS and make sure your family and finances are taken care of. As a result, you and your family will have a few less things to worry about during these stressful times.

The following steps will help you provide a sense of security for you and your family:

**Create a Family Care Plan:** Many units require you to create a Family Care Plan whether you expect to be deployed or not. Speak with your local family support center for advice. The military suggests that you follow these actions:

- Assign a guardian for your family in a Special Power of Attorney and make sure that the guardian understands his/

her responsibilities.

- Obtain ID and commissary cards, register in DEERS, and check to make sure all ID cards have not expired.
- Sign up for SGLI or a similar group life insurance, and update all beneficiary information.
- Arrange for housing, food, transportation and emergency needs.
- Inform your spouse or any caretakers about your financial matters.
- Arrange for your guardian to have access to necessary funds.
- Arrange for child care, education and medical care.
- Prepare a will, and designate a guardian in the will.
- Arrange for necessary travel and escort to transfer family members to their guardian.
- Discuss your plans with your older children.

**Review your finances:** Day-to-day life back home still goes on when military members are deployed. Bills must be paid on time and other financial responsibilities must be met. Review your finances carefully with your spouse, family members or a trusted friend.

- Make a list of monthly bills and other financial obligations.
- Review bill due dates to avoid late payments or missed payments.
- Verify amount of money in all accounts.
- Prepare contact list for all banks, lenders and credit cards.
- Set up direct deposit if you don't already have it. Don't rely on checks being sent through the mail.
- Join the Savings Deposit Program. It provides a member of the uniformed services serving in designated combat zones the chance to increase their financial savings. A total of \$10,000 may be deposited during each deployment and will earn 10% interest annually.
- Create a MyPay account with the Defense Finance and Accounting Service (DFAS). This is an online payroll and accounting system designed to help you organize and maintain your finances.
- Place an "active duty alert" on your credit reports by contacting the top three credit bureaus: Equifax, Experian, TransUnion.

**Talk to a tax professional:** Make time to drop by your installation's legal office and speak with a tax pro about what credit and deductions you'll qualify for while deployed. Consolidated Credit offers an Armed Forces' Tax Guide that may be able to help.

**Review all pertinent documents:** Make certain your spouse, family, lawyer or close friend knows where these documents are stored.

**Will:** Make sure your will is updated and all necessary information is current such as the executor, guardian of your children and contact information for the beneficiary. If you don't have a will your Judge Advocate General (JAG) office can help you to create one or else you may risk losing all rights in how your estate is divided.

**Power of attorney:** This is a legal document used to give someone else the authority to take specific actions on your behalf, such as signing your checks to pay your bills or selling a particular piece of real estate.

**Letter of instruction:** This is not a legal document but a helpful set of instructions that passes along any messages and directions you have about your estate and your funeral.

**Examine your insurance situation:** Make updates and changes to insurance when necessary.

**Life Insurance:** As a servicemember you are eligible for Servicemembers Group Life Insurance for up to \$400,000. Update this insurance if necessary.

**Auto Insurance:** Contact your insurer and make the appropriate updates if you are storing the vehicle or if someone else will be driving it and they are not on the policy.

**Homeowners/renters insurance:** Don't forget to insure your personal property even if you live in government-provided housing. Consider property insurance for expensive items such as jewelry or a stamp collection.

**Disability Insurance:** Think about signing up for private disability insurance in case you are disabled and can't work when you arrive back home.

**Permanent Change of Station:** Once you get your PCS orders it's time to start planning immediately. Don't forget to use all the resources the military provides. You don't have to do this move on your own. There is help.

**Schedule a meeting:** The first step is to set up a meeting with your base transportation office. According to Military.com the name of the government office that handles your relocation varies:

- **The Department of Defense:** Joint Personal Property Shipping Office
- **Air Force:** Traffic Management Office
- **Army:** Installation Transportation Office
- **Navy and Marine Corps:** Personal Property Shipping Office
- **Coast Guard:** Household Goods Shipping Office

**Contact the finance office at your current location:** Moving is costly, so it's wise to take advantage of every benefit you'll qualify for once your PCS orders are in. Your finance office will provide important information on benefits such as:

- Dislocation allowance
- Per Diem allowance
- Monetary allowance in lieu of transportation
- Temporary lodging expense
- Advance basic pay

Ask about additional benefits if you are moving overseas or to Alaska or Hawaii. Also inquire about a *Do It Yourself* move or a move coordinated by the Transportation Management Office. Start this process as soon as possible.

**Banking Services:** Contact your banking institution and discuss your banking needs. Things to keep in mind are:

- Keeping or changing your banking institution, (they may not have offices in the state you are moving to)

- Making certain your banking services are not interrupted
- Updating your contact information
- Maintaining your electronic banking services like online banking, account alerts via email or text and mobile banking.
- If you are currently banking with an institution that does not operate nationwide or in most states, you may want to consider a new bank with offices convenient to your location.

**Insurance:** Every move incurs some losses or damages to household and personal items. To minimize the pain and cost, it is important that you evaluate your personal situation.

- Speak with your relocation manager about insurance provided by the military
- Find out what your moving company covers if you are moving yourself and contracting out with a mover of your choice. You may need to purchase insurance before they touch your items.
- Talk to your transportation office and legal office at your base regarding claims and handling coverage.

**Medical:** Keep all your medical records current by updating the Defense Enrollment Eligibility Reporting System (DEERS) with you and your family's information. Contact your TRICARE office to receive your healthcare information and then contact the regional office when you know your new address. This will make certain your coverage becomes activated after you arrive at your new base.

**Prepare a checklist:** There are a million details to remember when you're moving and it's easy to forget a few. Visit Military.com for checklists to help plan and remember all the little things that make moving difficult. The move may not be perfect, but having these ready-to-print checklists should help ease the stress.

## Housing

Housing is extremely important to military personnel and their families. It could be the difference between a rewarding experience and a stressful one. A good place to start once you

receive your orders is the housing office at your new duty station. The staff can provide information on temporary housing, the housing market and housing allowances.

### Buying vs. Renting

Most military personnel shy away from buying a home because they know another move is in their future. But if your family falls in love with the area and community, buying may be an option. Here are the advantages and disadvantages of both.

**Buying:** Owning a home may be part of the American dream but it doesn't always match the lifestyle of military families. Here is a breakdown of the pros and cons of buying a home.

#### Pros:

- Mortgage interest, taxes and most mortgage loan points are tax deductible
- Property usually builds equity
- Access to VA loans
- Not dependent on anyone to maintain or fix the property
- Tax-free allowances to cover costs of housing

#### Cons:

- Responsible for property taxes
- May have trouble selling or renting only after a few years in the home
- Closing costs, insurance costs
- General maintenance and repair costs: appliances, landscaping, etc.
- Damage to the home if rented out

**Renting:** Deferring home ownership to renting may be the safer option especially if another relocation is forthcoming. However, renting has its own share of benefits and drawbacks.

#### Pros:

- Lower upfront costs
- Barely any maintenance costs

- Lower monthly costs
- Save money each month if your rent is below your Basic Allowance for Housing (BAH)
- Easier to move with little notice

*Note: Ask for a military clause in your lease, it allows the lease to be broken in the event of a call-up to active duty, reassignment or other military-related issue.*

**Cons:**

- A terrible landlord
- Not able to build equity in a rental
- No control over rent increases
- No tax benefits
- Possibility of no pets or children allowed

**Living on Base:** Another option for military personnel is to live on base. For some families it's an enjoyable atmosphere, for other families it just doesn't work. Let's look at the general pros and cons.

**Pros:**

- Living costs covered including utilities
- Very little commute to work
- Easy access to post facilities such as the Commissary, BX or PX, MWR centers
- Military police on patrol gives a sense of security
- Support network from neighbors living the same lifestyle

**Cons:**

- Unavailability of base housing or a long waiting list
- Subpar conditions of housing, can be cramped and may not have sufficient amenities
- School zones: If your base doesn't have a school you could be stuck sending your kids to a school you don't like
- No BAH, so you don't have the opportunity to save extra money
- Strict rules and covenants on house and lawn maintenance

**Housing Allowance:** Housing allowances offered to military personnel and their families vary. Here is an overview featuring some of those allowances, which help cover the costs of housing in the civilian community. Examine this Military One Source website for additional assistance.

**Basic Allowance for Housing (BAH):** Military.com says BAH... "provides uniformed servicemembers accurate and equitable housing compensation based on housing costs in local civilian housing markets, and is payable when government quarters are not provided." The Office of the Secretary of Defense provides an analysis of the different types of BAH.

**Overseas Housing Allowance (OHA):** This allowance offsets the cost of military personnel living off base outside the continental United States (OCONUS). It covers move-in costs, utilities, and maintenance.

**Family Separation Allowance (FSA):** When your family cannot live with you either when you are stationed in the U.S. or outside the country, you qualify for this allowance. Check with your installation housing office, the RAP office, or visit the Defense Finance and Accounting Service (DFAS) website.

**Dislocation Allowance (DLA):** DLA assists with various moving costs and is usually paid once per permanent change of station. It is available for military personnel living inside and outside the U.S., but it is not available if you are assigned to government quarters and not accompanied by family members.

**Temporary Lodging Expense (TLE):** Designated for personnel moving inside the U.S. It moderately offsets costs of lodging and meals when you need temporary housing.

**Temporary Lodging Allowance (TLA):** Meant only for overseas duty stationed personnel, TLA partially offsets the cost of temporary lodging and meals while you wait for government housing or find housing off the installation.

**Mortgage Basics:** Many servicemembers qualify for alternative mortgage options such as a Veteran's Affairs loan (VA) and a Federal Housing Administration loan (FHA). Both loans don't demand a high down payment and credit score, which makes it easier to secure the money.

**VA loan:** VA loans are insured by the Department of Veterans Affairs. To be eligible you must be a current or former member of the U.S. armed forces or the current or surviving spouse of one. The advantages of a VA loan are a reduced down payment and interest rate, which saves you money, but there are limits to the loan amount.

Check Military.com for information on the four Keys to getting a VA loan approval.

**FHA loan:** FHA loans are government insured and are especially helpful to homebuyers that don't make a lot of money and are struggling to save for a large down payment. But an FHA loan generally demands a payment for an upfront mortgage insurance premium (UFMIP) and a monthly mortgage insurance premium (MIP), which adds to the initial cost.

## **Servicemembers Civil Relief Act (SCRA)**

The Department of Justice states that the SCRA covers issues such as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, automobile leases, life insurance, health insurance and income tax payments. For housing purposes it:

- Reduces or caps interest rates on mortgages before you enter active duty to six percent per year for period of active duty
- Protects against evictions as long as the rate does not exceed a certain amount per month
- Allows you to terminate property leases
- Provides relief from foreclosure and forced sales

## **Let's now delve into the world of Credit Cards, Credit Scores and Credit Reports**

### **Credit Cards**

Using credit effectively is hard enough for the average consumer, but it can be even trickier when you're serving. After all, the last thing you need when you're returning from deployment is to find your credit in a ditch because of problems with debt. Luckily, there are special provisions for servicemembers when it comes to credit. Becoming better acquainted with credit cards and credit in general is necessary if you want to become financially secure now and in the future. While some of this info is unique to servicemembers, other parts are simply good to know if you want to be financially successful.

### **The Servicemember's Civil Relief Act (SCRA)**

This act provides well-deserved protections for active duty or deployed servicemembers, including some points related to credit card debt. Military.com explains that it is intended to postpone or suspend certain civil obligations to enable servicemembers to devote full attention to duty and relieve stress on the family members of those deployed. Servicemembers may be protected against:

- Outstanding credit card debt
- Mortgage payments
- Pending trials
- Taxes
- Terminations of lease

You may also qualify for better interest rates, but you must apply for these benefits in writing with a copy of your deployment orders. Carefully examine the details of this law to understand the protections afforded to you and your family.

## Credit Reports and Credit Scores

**Credit Report:** A credit report shows a complete history of your credit activities, from monthly credit card payments, to repaying auto loans or personal loans. It tells your personal credit story. Lenders, landlords, even potential employers look at it to determine if you pay your bills on time and are a trustworthy candidate for additional credit, an apartment or a job.

If you are returning from deployment, facing PCS, or leaving the service to pursue new paths, it's a good idea to check your credit report to make sure your credit is in good standing. This will make things easier, like renting or buying property, getting a new car, or qualifying for the career you want outside of the service. Visit Consolidated Credit's website for detailed information on Credit Repair.

**A note on credit reports during active duty:** You can place an "active duty alert" on your credit report during deployment to avoid potential problems. You can learn more by visiting the Deployment and PCS section at [consolidatedcredit.org](http://consolidatedcredit.org)

## Credit Scores

Your credit score is different from your report. It is a three digit number, usually from 300 to 850, that tells creditors what type of risk you are as a borrower. The higher the number the better chances you have of getting additional lines of credit and improving your interest rates.

A lower credit score signals to lenders that you may not be credit-worthy. The consequence usually amounts to a refusal to extend credit or poor rates and terms compared to a person with a high score.

Again, a high credit score when you're trying to reestablish yourself after active duty or when you leave the military is critical if you want to set yourself up successfully. For helpful tips on boosting your credit score, be sure to visit the Financial Advice section at [consolidatedcredit.org](http://consolidatedcredit.org)

**Paying debt on time:** This leads nicely to the next step. The easiest way to improve your credit score and confirm to creditors and others, that you are trustworthy is to pay your debts on time. Each time you miss a payment or are late on a payment it shows up on your credit report as a negative entry.

In order to maintain the highest score possible, you need to:

- Pay off your credit card bills in full each month
- Make more than the minimum monthly payment each month
- Only charge what you need and what you can afford
- Avoid cash advances on your cards

## How to deal with debt

The most important thing you can do to prevent debt is not to charge haphazardly. Your credit cards should only be used for emergency situations or when you need to buy an item and know that by the end of the month you can pay it off. Remember, each time you charge it's like taking out a loan with interest.

But if you're already in too much debt take these steps to deal with it:

- Check out the Servicemember's Civil Relief Act to see what help is available to you.
- Make an appointment with the financial advisor on your base.
- Pay more than the minimum payments. If you are only making minimum payments you'll never reduce the balance. It becomes a vicious cycle of paying only interest as the balance continues to rise.
- Contact your creditors. Tell them your situation and ask for a new payment plan or reduced interest rates.
- Do not apply for any new credit cards, but you can transfer balances to lower rate cards. *Warning: there is usually a fee to transfer balances and you shouldn't make transferring a habit.*
- Create a budget to help you find out where all your money is being spent.
- Contact a reputable credit counseling agency with certified credit counselors.

**If you don't have credit there are ways to establish it. Here's how:**

In some cases, it's easy for military personnel not to have a credit history if you enlisted right out of high school and you've been serving ever since, there may not have been a reason for you to have credit.

So if you need to establish credit now, you'll have to take special steps to get started in the right way. First and foremost, it's almost impossible to get a regular credit card with no credit history, but you may qualify for these types of credit or build credit through alternative sources:

**Installment loans:** This is a loan repaid over an established number of monthly payments. A personal loan or car loan is an example. Before you take out such a loan make certain you can make timely payments for the entire length of the loan.

**Secured credit cards:** Similar to a regular card except you make a deposit and borrow against that deposit amount. Payments are normally due on a monthly basis. Therefore, plan ahead and make sure that these payments are not missed.

**Pay Rent Build Credit (PRBC):** They state that "Using your utilities, cable, rent, mobile phone and other every day bills, we can help you establish a PRBC Alternative Credit Score. Then we'll help you find businesses ready to accept this score, and offer you credit."

**The FICO Expansion Score:** A three digit score like the regular FICO score, "it uses alternative data sources, helping lenders confidently extend credit to consumers that are typically excluded from the traditional credit-granting process due to insufficient credit histories."

## **Saving Money: Whether you're a servicemember or not, Saving Money is Important**

Preparing for the future is essential whether it's short term for emergency situations such as a sudden illness or a blown car transmission, or long term for retirement. The time to start preparations is now.

Even if you decide to stay in the military for 20 years or more and collect a pension, it's still wise to take advantage of all the savings plans afforded to you. However the first step to becoming financially secure is learning how to better manage your money.

It takes hard work to secure a happy and fulfilling retirement. But building an effective saving strategy in the military can help you plan for your future so you can be financially stable and successful even if you leave the service.

## **Building Better Management Skills**

Good money management works the same for military service members as it does for everyone else. You may have special laws and considerations when it comes to things like deployment, but the basics of being financially successful are the same.

Reckless spending, not tracking your money on a daily basis and simply not having a plan for the future can lead to disaster or at the very least, a lifetime of work with no rewarding retirement.

The following steps will help you become a better money manager.

- 1. Build a budget and adjust it if a spouse is deployed.** With a budget you can properly track your spending and fully understand where all your money is going. Also, take into account the bump in pay if your spouse is deployed in a combat zone and the cut in pay when they return.



2. **Control credit card spending.** You'll never be able to save for anything if a huge chunk of your money goes to credit card debt every month.
3. **Adjust your attitude.** If you don't take money seriously then you need to change your habits and your perspective. If you find that you're spending too much money on coffee or are going out to lunch at work two or three days a week, stop it. Save more money.
4. **Pay bills on time.** Late payments and penalty fees cost you money and they end up on your credit report as a negative entry. Pay on time each month.
5. **Make a plan.** Set goals and write them down. Maybe you want to retire in a sunny paradise or in the mountains, or you want to visit Europe for your 25th wedding anniversary. Start making a plan and make it come true.

## Always save for Emergency Situations

Some people call it a nest egg, some an emergency fund, whatever you choose to call it doesn't matter, just start saving. Particularly for anyone who gets deployed to an active war zone, you need to know your family will be okay if something happens.

**Save your tax refund:** When tax season is upon you take your refund and save it - don't blow it at the local mall.

**Save extra funds:** If you qualify for bonuses, hazard pay and increased pay because you're deployed in a combat zone, take that money and save it.

**Open a new account:** Open a new account that automatically deducts money from your paycheck. If you are deployed in a combat zone take advantage of the Savings Deposit Program.

**Save your change:** This is simple enough; start saving your change in a bottle or if you want to be more daring, save all your one dollar bills too.

**Keep paying a bill:** Let's say you've finished paying off your car or credit card bill, don't stop; keep paying that bill but put it into the emergency fund. If you can't afford the whole payment, pay half; just keep the money flowing.

**Over-budget:** As you prepare your budget (and you should have one) pad some categories with extra money, just in case. When the money is spent, take the difference and bank it.

**Wants and Needs:** Before you spend, differentiate between your wants and needs. If you don't really need something you want to buy, don't buy it. Save the money.

## Plan ahead for retirement to make your Golden years truly golden

Saving for retirement is not difficult, but it does take commitment and a willingness to remove a portion of the money you earn to store it away even if you plan on making a career out of the military and qualify for a pension. The pension probably won't be enough to retire comfortably.

## Here are some options to boost your retirement funds

**Thrift Savings Plan (TSP):** A TSP offers a tax-deferred method to save money for retirement similar to a 401(k). The limit is \$17,500 per year and \$23,000 if 50 or older. The money you contribute is not taxable income, which immediately saves you money. Any growth, dividends and interest earned are also sheltered from taxes. You will be taxed when you withdraw the money during retirement.

**Roth TSP:** With a Roth TSP, contributions are initially taxed but when you eventually withdraw the money during retirement, the money and earnings accrued are tax-free as long as all rules are met. Contribution limits are currently at \$17,500 per year total, for a regular TSP and a Roth. If you are receiving Combat Zone Tax Exclusion benefits, the limit is \$51,000.

**Individual Retirement Account (IRA):** With an IRA you can invest any type of funds such as stocks, bonds, mutual funds and cash. Like the TSP the IRA comes in two forms, the regular and the Roth IRA. You initially pay taxes on the Roth but withdrawals may possibly be tax free. The regular IRA may be tax deductible depending on your income.

**Life Insurance Replacement:** Once you retire from the military your Servicemembers' Group Life Insurance (SGLI) expires in 120 days. You can switch your policy to Veterans' Group Life Insurance (VGLI) with no medical examination. That may be your best bet but the VGLI is more expensive and goes up approximately every five years until you're 75. For more information about VGLI and SGLI, visit the U.S. Department of Veterans Affairs life insurance section.

**Health Insurance Replacement:** If you retire after 20 years you will be eligible for health care after retirement. If you retire before 20 years you can sign up for the Continued Health Care Benefit Program for up to 18 months. After retiring you have 60 days to enroll. Check out the TRICARE site to learn more about the program at [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp).

## Veterans: Important Financial Info For Veterans

Veterans often forget how many benefits they qualify for. Just because you're done serving your country doesn't mean that many of your benefits don't continue. It is important that you learn how to apply for them. It's shocking to hear stories of veterans who buy homes but don't take advantage of special loans available to them, or veterans who decide to go back to school but don't use their GI Bill benefits.

As a veteran, there are certain financial considerations you can take advantage of throughout your lifetime. Doing so can allow you to save money, avoid issues and build a bright financial future for your family faster and easier than you could if you don't use these options.

## Here's how to find your benefits

The U.S. Department of Veteran Affairs has an extensive list of benefits for veterans. These benefits cover everything from medical to mortgage loans such as a Veterans Affairs (VA) loan or a Federal Housing Administration (FHA) loan. There's even a section on how to help homeless veterans cope and find a safe place to call home.

However, the alarming truth is many vets don't understand their benefits. The 2010 National Survey of Veterans, which includes a variety of questions about coverage as well as understanding of the VA benefits package, found 59 percent of respondents said "their understanding of available benefits was 'a little' or 'not at all.'"

As a veteran, you earned every benefit that's provided to you. Be sure to visit the Veterans Affairs website and keep up to date with all the changes that may impact your personal situation.

## Tips to help Veterans get ahead with their taxes:

**Injured veteran tax break:** Some or all of the compensation awarded to injured veterans could be exempt from both federal and state income tax. Veterans who qualify should contact a professional tax preparer to learn all the details.

**Property tax exemptions:** This exemption changes from state to state, especially for disabled vets. But Mike Frueh, National Director of the VA Home Loan program stated, "If you're a disabled veteran, in almost every single jurisdiction, you can petition your local taxing authority and you can have all of your local real estate taxes waived."

**Taxes on income and retirement:** According to Military.com, some states exempt all or a portion of retired pay from income taxation. It depends on which state you live in. Also, some veterans may be eligible to claim a federal tax refund. Check out the IRS website for more valuable information.

**Free tax filing:** The IRS and other services offer free help for veterans filing their taxes. Visit <http://goo.gl/erFdwn> to find the appropriate information required to get your taxes done right for free. These sites are not endorsed by the VA.

## College Tips for Veterans

**Post 9/11 GI Bill:** The most obvious benefit for veterans heading back to college is the Post 9/11 GI Bill. Here is an overview of the bill:

### Who qualifies?

- People who have at least 90 days of military service after Sept. 10, 2001 and received an honorable discharge.
- To receive full benefits, veterans need to have served 36 months of active duty service or been discharged for a disability connected to their service after 30 days of service.
- If veterans have served less than 36 months, they can receive 40 to 90 percent of benefits under the bill, depending on how long they served.
- Veterans can also transfer their educational benefits to their spouse and children if they meet additional requirements.

### Benefits include:

- Tuition and fees
- Housing allowance
- Books and supplies (up to \$1,000 per year)
- Rural benefit payment

Go to the U.S. Department of Veteran Affairs website for more information.

### Here are some additional college tips:

**Find other vets on campus:** Don't face this new experience alone. Check out if your college of choice offers veteran-specific orientations or advisors to guide you through important academic

decisions. It's nice to have someone you can relate to, especially if you've seen action and are having difficulty coping with civilian life.

**Hang out with civilians:** Don't ignore the civilian population. They will probably be younger, not as disciplined or inclined to understand what you endured during deployment but they can help you understand the norms of campus life. After all, you are trying to blend back into life before your military career.

**Give yourself a chance to succeed:** Be patient. It's going to be stange coming back to a new life. Ron Yasbin, Dean of University of Missouri-St. Louis' College of Arts and Sciences told Military.com: "Most of the time we think of veterans as more mature, but they have different needs. They are coming from a regimented environment to a college environment where we might not offer as much direction."

Don't get frustrated. If you need help, lean on another veteran, take advantage of veteran programs and keep your goal of graduation alive.

## Finding a Job After Serving

### Gainful Employment After Serving

There is an Act designed to ensure that servicemembers return to their civilian employment after completing their service. It's called The Uniformed Services Employment and Reemployment Rights Act (USERRA). The Act states that under certain conditions and if you are eligible for reemployment, you must be restored to the position and seniority based benefits that you would have attained or, in some cases, a comparable job, had you not been absent from work to perform military service.

- Employers cannot discriminate against servicemembers in the workplace based on their military service or affiliation.
- Employers cannot terminate you or deny you initial employment, retention in employment, promotion, or any other benefit of employment because of your status as a servicemember.

- They cannot retaliate against you or any other person for asserting, or assisting with the assertion of, USERRA rights.
- They cannot deny reinstating your health insurance once you are reemployed. Under the USERRA you have the right to continue your existing employer-based health plan coverage for up to two years while in the military.
- Upon reemployment following a period of absence for uniformed service, the employer cannot hold your break in employment against you for purposes of participation, vesting, and accrual of benefits in pension plans. If you are enrolled in a contributory plan and you wish to continue, you should be allowed to make up missed contributions to the plan or elective deferrals, and receive the employer's match, if any.

If you have been discriminated against based on your service in the military, you may file a complaint with the Department of Labor (DOL) or file a lawsuit in federal or state court.

To file a complaint under USERRA, contact your nearest Veterans' Employment and Training Service (VETS) office, which you can locate by visiting [www.dol.gov/vets/aboutvets/contacts/main.htm](http://www.dol.gov/vets/aboutvets/contacts/main.htm), or by calling DOL at 1-866-4USADOL (1-866-487-2365).

There are many resources geared at helping veterans find jobs. Use this as a guide and take advantage of the benefits you earned as a servicemember.

## Check out:

**Real Warriors Campaign:** This is an initiative to assist wounded and injured veterans. Check out the variety of programs offered at this site.

**Military.com:** This site gives you advice on resume writing, access to the military transition center and an opportunity to search for jobs in multiple fields.

**Careeronestop:** They offer networking, job banks, job search tips and training for veterans.

**Hire a Hero:** Hireahero.org has been recognized by Time

Magazine, for being the top 21 ways to "Fix America" and Infoworld Magazine as one of the top 100 websites in the world for creative and effective merging of business and technical solutions for veterans.

**U.S. Department of Veteran Affairs:** This site offers career advice and a variety of links that cover everything from internship opportunities to federal jobs to jobs in the private sector.

## Americans with Disabilities

The Americans with Disabilities Act of 1990, or the ADA, gives civil rights protections to individuals with disabilities. The ADA prohibits discrimination and guarantees that people with disabilities have the same opportunities as everyone else. They should be allowed the enjoyment of employment opportunities, ability to purchase goods and services, and to participate in State and local government programs and services regardless of race, color, religion, sex, or national origin. Bear in mind that the ADA is an "equal opportunity" law, not a benefit program entitling you to specific services or financial assistance because of your disability.

The ADA covers people with a physical or mental impairment that substantially limits one or more major life activities such as walking, speaking, lifting, hearing, seeing, reading, eating, sleeping, concentrating, or working, brain, immune system, respiratory, neurological, digestive, and circulatory functions.

## A Note on Voting

Being on active duty and being stationed overseas doesn't mean that you can't actively participate in the voting process. In fact Congress has enacted numerous laws to make sure that your right to vote is specifically protected under the Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA) regardless of where you are stationed. The Act protects members of the United States Uniformed Services and merchant marine, their family members, and United States citizens residing outside the United States to register and vote absentee in elections for Federal offices.

FVAP.gov provides detailed information about voting procedures and also has materials on absentee voting and voting assistance guides to make sure that your vote is counted even though you're absent.

**Here are some Helpful Military Resources**

**Consolidated Credit**

- [www.consolidatedcredit.org](http://www.consolidatedcredit.org)
- 888-243-9832

**Better Business Bureau**

- [www.bbb.org/military](http://www.bbb.org/military)
- [www.bbb.org/army](http://www.bbb.org/army)
- [www.bbb.org/airforce](http://www.bbb.org/airforce)
- [www.bbb.org/navy](http://www.bbb.org/navy)
- [www.bbb.org/usmc](http://www.bbb.org/usmc)
- [www.bbb.org/uscg](http://www.bbb.org/uscg)

**Military Onesource**

- [www.militaryonesource.mil](http://www.militaryonesource.mil)
- Military saves: [www.militarysaves.org](http://www.militarysaves.org)
- Better Business Bureau Military Line:  
[www.bbb.org/council-programs-services/bbb-military-line](http://www.bbb.org/council-programs-services/bbb-military-line)
- Consumer Financial Protection Bureau Office of Service Member Affairs Resources: [www.consumerfinance.gov/servicemembers/](http://www.consumerfinance.gov/servicemembers/)
- Military Pay and Allowances:  
<http://militarypay.defense.gov/pay/index.html>
- Defense Finance and Accounting Service: [www.dfas.mil/](http://www.dfas.mil/)
- Save and Invest: [www.saveandinvest.org/](http://www.saveandinvest.org/)

**Notes**

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