

ransitioning from military life into the civilian world can seem daunting, whether you've been on active duty for a few years or for a full career. There are many considerations and tasks when the time comes to leave the service: deciding where to live, packing up and moving, taking stock of your family's needs and desires, and assessing what job opportunities to pursue. This transition journey can have numerous ups and downs. The good news is many people who already have walked this path are willing to share what they experienced. Here are some helpful tips.

1. Start early. Sure, everyone says this, but you still have a full-time job and a demanding boss. Who has time to think about an event that's a year or two away? Yet that's exactly what you must

do. The last two years will whip by in a blur, and before you know it, you'll be on the precipice of transitioning with no clue about how to start. Col. Michael Jason, USA (Ret), a MOAA Life member, feels very strongly about this.

"You are making lifelong strategic decisions, and you don't even realize it," he says. "Everyone should take [the Transition Assistance Program] at the 18-year point regardless of their current plans. No exceptions. You may already be in your last job in uniform." There's a lot to do, and getting started early is critical. Make it a priority.

2. Take care of medical, dental, and other must-do's. You'll want to ensure you get an early start on any lingering or persistent medical and/or dental issues before you transition out of active

service. That nagging pain in your left knee you ignore when you run? Now's the time to get it taken care of. Not only do you want to be a full up round when you transition, but it's important to document any issues for your VA disability claim. It takes time to get appointments and schedule any follow-on treatment that might be needed.

3. Reflect on what you want to do. This can be difficult, especially if you're not keen on doing the same type of job you did while on active duty. Previously, someone else decided what your job would be — a detailer, a monitor, or an assignment officer. Now *you* have to make that decision. And while you're certainly justified in your confidence that you can "do anything" — veterans are known for their adaptability and strong work ethic, after

all — employers are not looking for someone to do just "anything." They need an employee or team member who can perform the specific functions they need to have done, using the particular skills required to do it.

Regardless of your current military job or position, think about the skills required for what you want to do in your next job in the civilian market. For example, a project manager should focus on project-management skills such as planning and organizing, problem-solving, decision-making, and teamwork. Having an understanding of the needs of your target employer will allow you to highlight the right skills and abilities.

4. Think outside the box. When you're considering those target employers, remember to remain

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'Had I been more savvy, I would've ... inquired about the tangible and intangible quality of life-type benefits."

open to all possibilities. Often, transitioning servicemembers have misconceptions about what career opportunities might really exist in the civilian sector. For example, when you hear CarMax, you might immediately start thinking about a car salesperson position. Yes, CarMax sells cars, but they're also a Fortune 500 in the retail business with plenty of leadership and management positions in their business model and within their corporate structure. When recruiters, talent acquisition professionals, or other contacts and connections approach you, keep an open mind. Share your passions and interests, and then explore how your knowledge, skills, and abilities might be a potential match to meet the particular needs within their company or organization.

5. Understanding salary negotiation. Salary and compensation (salary plus benefits) tend to be very private, personal information for most people. Consequently, many folks don't know much about salary negotiation and feel very much in the dark when the time comes to engage in the negotiation process. But salary negotiation is just a matter of prior research and networking. Many companies' employee benefits can be found with a quick search online. Talking to contacts at a given company current or past employees — can help to determine general salary ranges and other compensation benefits they offer.

Capt. Jacob Drumheller, USA (Ret), a MOAA Life Member, says he wished he had a better understanding of all the options and ingredients for successful salary and employment negotiations.

"I was solely focused on annual salary and bonus," he explains. "Had I been more savvy, I would've asked for [or] inquired about the tangible and intangible quality of life-type benefits," such as remote work opportunities, percentage of travel Resume

Career Objectives

requirements, company culture, and salary structure and bonuses. Other vital areas to consider and prioritize that might be equally important to you include start date, number of vacation days, commuting time or distance, and employee benefits. Select two or three items that are most important to you to introduce during the negotiation phase.

6. Network, network, network. There's a reason you constantly hear people talk about how important networking is to finding the right job. Networking is the way you most likely will hear about the position you end up accepting. When you hear the term networking, think "relationships." That's all networking really is - leveraging existing relationships, whether they're close and long-standing or brand-new. Both types are a great way to learn about jobs that are never posted on a job board.

7. Know thyself. It's important to recognize you're making a big leap when you transition from the military into the largely unfamiliar realm of the civilian private sector. You'll want to hit the ground running, but you'll also need to quickly establish a foundation that ensures your

"Be humble and actively listen to your new colleagues, who will play a key role in defining your early success," says Capt. Matthew Pregmon, USN (Ret). The reasons people fail in a new position usually have little to do with their ability to do the job. Adapting to the company culture and fostering key relationships can help accelerate your breakeven point - the point at which you start actively contributing instead of having to be carried.

Capt. Patricia Cole, USN (Ret), is the program director of career transition services.



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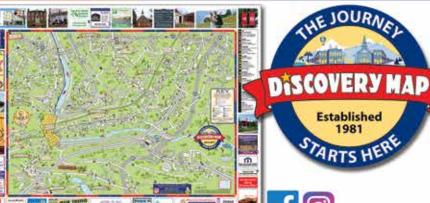
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By Kathie Rowell

"ENTREPRENEURSHIP-LITE" IS HOW former Army Capt. Karen Arnold jokingly refers to owning a franchise.

"It gives you the ability to experience all the pains and tribulations of owning your own business, yet you're in a very supportive structure," says Arnold. She cites the support available from both the corporate office and other owners, as well as systems in place to guide inexperienced owners through everything from how to do payroll to what the business layout should look like.

Arnold and her husband, Col. Mike Arnold, USA (Ret), opened a Deka Lash eyelash extension location in mid-September with plans to open two more. Karen, who obtained a Master of Business Administration from Harvard University after leaving the military, and Mike knew they wanted to run their own business after he retired in 2017.

"We wanted to take some of the leadership we learned in the military and in our experiences and create our own business, to create our own culture, to employ our own employees," Mike Arnold says.

been a Chick-fil-A franchise owner for more than 15 years, and he too felt the lure of using his leadership experiences in a business of his own after he retired from the military in 2001.

"I feel like the reason I'm here is to help teenagers and young people grow into that opportunity, that they can be the best person they can be, whether they stay with Chick-fil-A or they go into any other career," he says.

Flatley and the Arnolds are among the flood of veterans who have entered franchise ownership. While veterans make up only about 7% of the population, they account for 14% of all franchisees in the U.S., according to the Veterans Transition Franchise Initiative, commonly known as VetFran, a nonprofit founded in 1991 as a strategic initiative of the International Franchise Association.

Who: Michelle Fee

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What: CEO and founder of Cruise Planners. Cruise Planners, an American Express travel representative, is the nation's largest home-based travel agency franchise and has more than 2,500 franchise owners in all 50 states. Franchise owners work



as independent travel advisers and help clients plan travel experiences including cruises, land tours, all-inclusive vacations, and more.

Why is your franchise a good fit for veterans?

As one of our Air Force veteran franchise owners says, "Cruise Planners provides the structure, training, and camaraderie that veterans are accustomed to while also offering the flexibility and personal freedom that many veterans crave." I think veterans are also very culturally affluent — many have traveled extensively and experienced other cultures. This is so valuable when helping clients plan and navigate trips all around the world.

What incentives does Cruise Planners offer to veterans?

Our veterans have sacrificed so much, so we are proud to offer them 28% off the initial franchise fee. We also provide free training in Ft. Lauderdale, Fla., for the veteran and a co-owner/associate and one vear of errors-and-omissions insurance for the veteran and a co-owner/associate. We are also proud to have a military advisory board comprised of veteran franchise owners. This group gives voice to our military-connected franchise owners and helps us better serve their specific needs.

Why do you value veterans as franchisees?

Veterans are dedicated, disciplined, and excellent at solving problems, all of which are great skills for building a home-based business. Veterans do a tremendous job personally connecting with their clients and taking care of their needs. We are thrilled at the level of service our veteran owners provide. and we are forever grateful for the sacrifices they have made to help protect our freedoms.

For more information about Cruise Planners, please visit www.cruiseplannersfranchise.com.

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A STRONG FIT

Franchise business coach David Buck says veterans are attractive to franchisors because they are a known entity who have learned to function in a proven system.

"They responded to good training and are coachable," he says. "They generally have a good work ethic [and] are mission-focused and self-starters."

Many franchise businesses offer incentives for veterans, such as franchise fee discounts, special financing and reduced royalties.

Deka Lash, which recently affiliated with VetFran in an effort to recruit more veterans. offers a 10% discount on franchise fees.

"Franchising and having success in a franchise is really about following a proven system and process," says Scott Hatter, Deka Lash vice president of operations. "We have found that franchisees with a military background thrive with this type of environment. People that try and do things in their own way usually have our lowest performance and results."

Dream Vacations, which has been ranked No. 1 in veteran-friendly franchises four years in a row by *Military Times*, offers a variety of perks, including a 20% discount off the initial franchise fee, an enlistment package of at least \$5,000, and ongoing support, as well as the opportunity to choose from four different incentive packages.

More than 35% of the travel agency's 1,400 franchises are veteran-owned.

"Many traits that are learned or attained in the military translate to franchising and business ownership," says Janet Harris, director of recruitment for Dream Vacations and a VetFran

'We really wanted to take some of the leadership we learned in the military and in our experiences and create our own business.'

— Col. Mike Arnold, USA (Ret)



Col. Mike Arnold, USA (Ret), and his wife, former Army Capt. Karen Arnold, knew they wanted to run their own business after Mike retired in 2017.

board member. "For example, thinking on your feet, flexibility, and leadership. Just like the military runs on systems, so do franchises."

FACTORS TO CONSIDER

While incentives and the potential financial reward are important considerations, both Flatley and the Arnolds stress the importance of looking beyond those factors.

"I wasn't looking for the type of industry so much as I was the culture," says Flatley, who had worked part time at a friend's Chick-fil-A before acquiring a franchise. "I think that's the most important thing, particularly if you're retiring from the military after a long career. You don't want to do something that you don't want to do. Running a restaurant is painful and difficult, but the rewarding part of it is the culture that Chick-fil-A has of growing leaders, and that's kind of what we did in the military."

Among vital factors for the Arnolds were the

Franchising Resources

- VetFran (www.vetfran.org): A nonprofit that includes more than 600 International Franchise Association member companies offering financial incentives, education, and support to veterans interested in franchise ownership and/ or a career path in franchising.
- The Franchise Show (www.franchiseshowinfo .com): Franchise and business opportunity fairs are held across the nation. The May 16-17 show in Washington, D.C., will include a special MOAA seminar for veterans.
- Federal Trade Commission (https://www.ftc .gov): Find helpful franchise information and resources.

 Military Times RebootCamp (https://reboot camp.militarytimes.com): Review a ranking of the best franchises for veterans.

upfront investment, number of employees required, the level of corporate support, and hours of operation. With two children still at home, the couple didn't want a business that needed to be open late in the evening.

They are surprised those factors ultimately led them to invest in an eyelash extension business, although they now are sold.

"If you told me I would own what equates to a beauty business, I'd be like, you are nuts," Karen Arnold says. "It was the business model and the culture and the environment. And then when you stepped back and thought about it, it's actually really pretty cool if I can provide somebody

Who: Peter Hans

What: President and CEO of Discovery Map. Discovery Map is a home-based franchise that produces printed and digital maps designed in a colorful, caricature style for tourist destination areas in the U.S., Canada, and Mexico. Franchisees sell ad-



vertising on the maps to tourist-friendly businesses, work with the corporate design team to create the maps, and handle distribution throughout the year. Franchisees can buy one or more territories and operate as either a part-time or full-time business with flexible hours.

Why is your franchise a good fit for veterans?

The role of the franchisee is twofold: 1) to engage with business owners and describe the advertising opportunity to generate sales revenue and 2) to work with designers to do the detailed work of producing the map annually. Oftentimes, you don't find these two skills sets in the same individual Over the course of my career I have worked closely with a lot of men and women from the military. These folks are task oriented, focused, and "can do." This is a good fit for our business.

What incentives does Discovery Map offer to veterans?

We are currently offering a 20% discount on our franchise fee.

Why do you value veterans as franchisees?

Starting a business is an entrepreneurial act. However, a franchise system also requires the ability to work within a structure. Veterans are used to structure and are also skilled at improvising to complete the mission. Our experience with franchisees who are veterans only reinforces this view.

For more information about Discovery Map, please visit https://discoverymapfranchise.com.

packing and shipping, freight,

online is fun.

What incentives do you offer veterans?

25% off of our franchise fee. That is a big chunk, but we see that premium we pay as very important because we like to have these kinds of people in our business.

Why do you think your franchise is a good fit for

I believe we're a good fit because we have a template, but we're a very flexible organization in that if they come up with an underserved service in their community and we don't have it in our stores, we'll carefully vet it and let them put it in their stores. What this does is allow them to use their training to take initiative, to solve problems and grasp opportunities.

For more information about Postal Connections, please contact Robert Shaw at robert@postal connections.com.

a service that when they leave my doors they feel better than when they walked in my doors, and who doesn't like to deliver that type of a good experience?"

Flatley believes it's important to be passionate about your business when the days get hard and long.

"I think you need to understand that, yeah, you're retiring from one career, but if you're going to start a franchise, this is not a retirement job," he says. "This is the next job. I don't plan to retire from this job. I tell folks all the time that I'm going out feet first because I love what I'm doing so much."

ADVICE FOR POTENTIAL FRANCHISEES

The Arnolds, Flatley, and Buck offer these pieces of advice based on their experiences.

- **1. Do your research.** To narrow your choices, read books about franchising, talk with owners, and seek out forums about franchises that interest you, says Karen Arnold.
- 2. Don't go with your first instinct. Once you've narrowed your choices — the Arnolds seriously considered three brands — dig deeply into franchise disclosure documents and financials, attend discovery days, and talk with other owners.

"I think that upfront investment of time where you compare and contrast a couple of options will be in your favor because you won't then be surprised after you try to open your doors and you're like, well, shoot, I don't like the business model. I don't like the hours. I don't like the type of employees I have to hire," Mike Arnold says.

3. Understand your strengths, and hire for your weaknesses, says Flatley, who loves to sell and interact with people but doesn't enjoy the day-

'I wasn't looking for the type of industry so much as I was the culture.

Master Sgt. John Flatley, USAF (Ret)



Master Sgt. John Flatley Jr., USAF (Ret), has been a Chick-fil-A franchise owner for more than 15 years. The company's leadership culture appealed to him.

to-day financial tasks. Hiring a general manager increased his net profit from 9% to 15% and allowed him to pour more of his returns into employee benefits. "I was getting by and happy and we brought him on board, and now I'm better than happy."

4. Work with a professional who can help you learn and avoid pitfalls, says Buck. Franchise coaches, who are paid by the franchisor, help clients identify their goals and needs, then match them with franchisors that have the potential to accomplish their goals.

Kathie Rowell is a freelancer based in Shreveport, La.





Getting Your Franchise or Start-Up Off the Ground

s entrepreneurship or owning a franchise right for you? To help you determine the answer, MOAA Life Member Maj. Staci Reidinger, USMC (Ret), from the UPS Store Inc., and Wayne Terry, franchise owner at PuroClean Emergency Services, offer insights and lessons learned for their career experiences.

For those who decide to start their own business or become a franchise owner, how do you determine which is the right venture?

Staci: First, spend quality time researching different business models to see which one fits best with your risk tolerance, lifestyle, and income needs. This research might include interviews with current business owners in the industries you are considering and looking at similar businesses to see what has sustained them for the long haul. Do you want to have a business that lasts over the next 10-20 years? If so, research why small businesses fail and what successful business owners do in the early stages to build a strong, sustainable model.

Wayne: When I decided I wanted to buy a business, I read a book about how to buy a great business — I actually read it three times. I wanted to be prepared. In that book, it said this process could take three months to a year. It took me two years, and I was searching full time as I quit my job to do this. I had to control emotions of getting



excited about a business and really look hard at the numbers. I spent a year and a half discovering lies from sellers. I was discouraged. I finally went to a franchise outfit that, although I knew I would have to give up royalties, I found them to be more honest. They had to disclose things that a private seller did not. By the time I had found what I wanted to buy, I was out of money, savings gone, spent on living for those two years. Luckily, I had a great credit rating, which allowed me to get a loan for the funds needed to buy the franchise.

What is your advice for overcoming the inevitable bumps and looming obstacles to get your business off the ground and launched?

Staci: To help guide your journey and help you make sound decisions, I recommend referring to the UPS Store's "Inside Small Business Survey" (www.theupsstore.com/insidesmallbusiness) conducted in the spring of 2019 where over 5,000 respondents were surveyed about their dreams and decisions on opening a small business. Survey respondents said if they were to start a small business in 2019, the biggest barriers are financial security (40%), financial commitment to operate the business (35%), and fear of failure (35%).

As you develop your business plan, look at resources available to veterans through the Small Business Administration and the VA and attend the "Boots to Business" workshop. Also look into Operation Vetrepreneur, offered by the National Veterans Transition Services Inc. Finally, I highly recommend reflecting on the amount of time and money you want to dedicate to making your new business thrive.

Wayne: Getting out of the military is scary enough,

'Getting out of the military is scary enough, but then to take a chance on investing in a business is a "scared" I have never experienced before.'

Wayne Terry

The biggest perceived barriers to starting a small business:

40%

Financial securit

35%

Financial commitment

35%

Fear of failure

urce: UPS Store's "Inside Small Business Survey

but then to take a chance on investing in a business is a "scared" I have never experienced before. I learned two things: First, although you are told to find out all about your competition, don't spend a ton of time on this or it will scare you away from going into any business. Everyone has competition. If you can offer exceptional customer service, you are, most likely, ahead of the competition already. The second thing I have learned is there is a time where you will have to make a decision. It is easy to delay, put off, and procrastinate. Research and due diligence is mandatory, and there comes a point where it's time to jump in or turn away and look at something else. When you do jump, go all in. Do whatever it takes, legally, to make that business work. Chances are you will be working many hours that first year or two. When you have it built to the point where other people are running it, you will have time to relax and make up for all those incredible hours worked in the first year. At some point, you want to quit working "in" the business and then start working "on" the business.

Col. Brian Anderson, USAF (Ret), is the director of Career Transition & Member Services.

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Who: Master Chief Petty Officer Bill Fancher, USN, recent graduate

What: The University of Chicago offers a Master of Science in Threat and Response Management. Approximately 21% of students are veterans or actively serving in the military. Master Chief Petty Officer Bill Fancher, USN, who is based at Naval Station Great Lakes, III., graduated from the program in June.



What has your experience been like?

It's been really eye-opening. The instructional staff is from all different genres of emergency management. You have guys that have been FEMA regional administrators — people who work in the field right now so your instructors are ... practitioners who have tons of knowledge. And then the students are from all over and [have] different backgrounds. Everybody learns from each other, so that's pretty cool.

How do you believe your degree will help you in your future career?

Having a higher-level education qualifies you for more jobs. Just being exposed to different areas that I didn't even know existed really broadened my horizons. Now I feel that I could sign up for business continuity or disaster management that I didn't feel qualified for before.

What would you say to others about the program?

You're probably not going to find a better selection of instructors anywhere. The University of Chicago is one of the premier universities in the United States, so you're getting this super high level of education. The demands are high, but the rewards are high, too.

For more information about the UChicago Master of Science in Threat and Response Management, please visit trm.uchicago.edu, call (773) 702-1723, or email trm-admissions@uchicago.edu. To schedule an appointment with an admissions advisor, visit https://apply-graham.uchicago.edu/portal/trmad vising.

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Who: Christopher Podratz, regional health care executive What: California Correctional

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Health Care Services (CCHCS) was established to oversee and provide timely access to quality medical, dental, and mental health care in all 35 adult prisons operated by the California Department of Corrections and Rehabilitation throughout California.



Why does CCHCS seek veterans as employees?

We recognize the value servicemembers bring to an organization. We recognize that they're highly skilled and motivated, that they have exceptional leadership abilities, and that they're great team members.

What types of positions are available?

Nearly any health care position that you find in the civilian sector is found in CCHCS. We have physicians, nurses, dentists, mental health professionals, pharmacists, and administrative executives.

What skills transfer well from a military career to CCHCS?

Folks in the military have an outstanding work ethic. attention to detail, and are mission focused. They have already found success working in an austere environment. Behind the walls is an austere environment, similar to experiences that military members would have had, especially in delivering health care in an atypical environment.

Why should a veteran consider a job with CCHCS?

Like the military, our organization is service-oriented, and we aim to deliver high-quality health care. So if a veteran wants to enjoy the same camaraderie serving the greater good, being mission-focused, and experiencing a challenging, yet rewarding position, I think this organization would be a good fit. We have a health and pension benefits package that rivals the military, but the salaries are substantially higher.

For more information, visit www.cchcs.ca.gov or call (877) 793-4473.

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transition consultants are award-winning experts who educate transitioning servicemembers about preparing for post-military career success.

A Clear Path Forward With MOAA

hether you are changing jobs or transitioning from uniformed service, MOAA can help turn your vision into reality through career transition assistance. Over the past year, MOAA and the MOAA Foundation have engaged with over 10,000 transitioning servicemembers, veterans seeking career advancement, and military

says Amanda Centers, executive director of the

spouses to help them along their career transition journey.

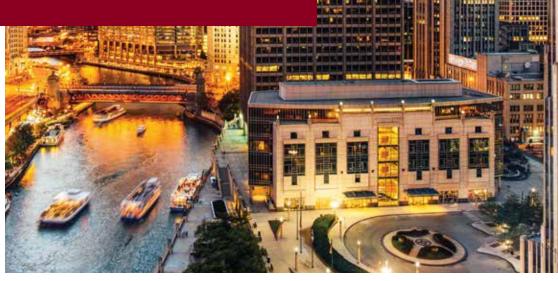
"The MOAA Foundation is proud to support DoD's TAP [transition assistance program] by offering free career transition and financial education sessions designed to complement the current curriculum," MOAA Foundation. "These sessions are presented

by subject-matter experts at over 50 installations every year and offered to currently serving, transitioning servicemembers, veterans, and spouses of all ranks and branches of service."

In addition to these sessions, the team of professionals in MOAA's Career Transition Center provides a wide range of career support services, information, and resources for a successful transition, including:

1. LinkedIn connections. The professionalnetworking site has more than 575 million users. It allows you to connect with like-minded professionals and is a one-stop shop for employers, effectively serving as the premier way to find

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people and information for employers.

To connect with members of the military community who are building their brand, are in career transition, or are looking for military people in transition, join MOAA's 30,000-plus strong LinkedIn Career Networking Group at www.linkedin.com/groups/164686.

2. Résumé reviews. While your résumé does not guarantee you a job, it does help open the door to potential interviews. A résumé has key purposes: 1) to describe what you want to do, either by job/program or industry, and 2) to highlight your key skills and accomplishments. You could certainly spend money on a résumé writer, but who better to brag on you, than you? To help you create a strong résumé, MOAA offers detailed resume critiques and recommendations, including an hour-long, one-on-one discussion for Premium and Life members. To request a résumé review, email

transition@moaa.org and include your member

number. Remember, spouses receive the same

3. Networking opportunities. Networking should be done daily. It's developing professional relationships and exchanging ideas and information. It's about helping others and being helped by others. In fact, history shows networking has helped countless transitioning servicemembers land their ideal jobs. Haven't you heard the adage: "It's not what you know, it's who you know"?

For an opportunity to connect with executives, hiring managers, mentors, and resource specialists from top military-friendly companies, mark your calendars for MOAA's sixth annual Military and Veteran Networking Forum and Hiring Event Sept. 17, 2020, at the Smithsonian National Museum of American History. Learn more at www





Former and retired military officers discuss their career trajectories during a panel at MOAA's Military and Veteran Networking and Hiring Event in September (above). An employer chats with a job seeker at the event (top).

.moaa.org/networkingforum.

- **4. Personalized services.** MOAA's award-winning team of experts offer a lifetime of decisional support, including these personalized services:
- Benefits, finance, health care consultations
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Capt. Pat Williams, USN (Ret), is the program director of engagement and transition services.







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