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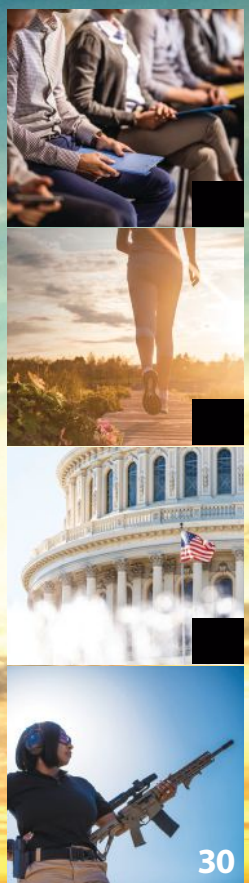

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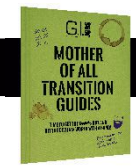

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IT STARTS WITH A DREAM

EVERY JANUARY we find ourselves taking stock of our lives and we often come up with a New Year's resolution on how things will change. New Year's resolutions often don't last more than a few weeks, but maybe this year your resolution coincides with your transition from the military. If properly motivated, you can make that resolution stick.

I recently came across this saying:

Watch your thoughts,
they become your words.
Watch your words,
they become your actions.
Watch your actions,
they become your habits.
Watch your habits,
they become your character.
Watch your character,
it becomes your destiny.

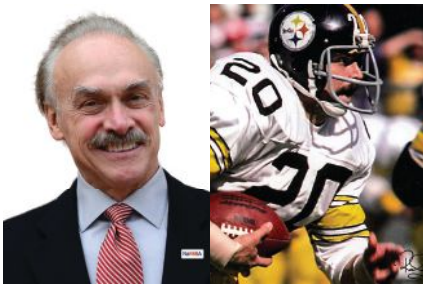
So my question to you: What are your thoughts? What is it that you want to accomplish? How do you see yourself? I found out you don't have to take life the way it comes to you. It starts with a dream.

Dreams are the picture-making powers of your imagination. They are the stuff of which life, hope, love, fun, accomplishment and excellence are made. Respect and nurture your dreams and believe in them.

By converting your dreams into goals, and your goals into plans, you can design your life to come to you the way you want it to. You can live your life on purpose, instead of by chance.

At one time my dream was to play professional football. I never lost sight of that goal, no matter what obstacles were placed before me. I also realized that I needed help along the way. I learned that no man is an island.

You will need help as you follow your post-military dream. Find a mentor, or mentors, who have a successful career in the field you would like to pursue and who have made the journey before you. Allow them to help you convert your dream into goals. Make your plans, and don't let anything or anyone keep you from making your dream a reality.



Rocky Bleier
G.I. Jobs National Spokesman,
Four-Time Super Bowl Champ,
Decorated Vietnam Veteran

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HOW VSOs VIEW 'INVISIBLE VETERANS'

THE JANUARY ISSUE FOCUSES ON WOMEN VETERANS and the unique challenges they face. We asked veterans service organizations what programs and services they offer to this often "invisible" population of veterans.

"Ensuring women veterans receive the benefits and services that honor their brave military service is one of the VFW's top priorities. With the steady increase of women donning the uniform of our nation, it has never been more important that we ensure women veterans have a health care system ready and able to care for them upon their transition to civilian life."

William "Doc" Schmitz
National Commander

Veterans of Foreign Wars (VFW)

Navy Veteran

"As a female veteran, I was driven to Travis Manion Foundation because of the unique opportunity to be a role model for other brown-skinned girls. I'm proud to serve with our "Lady Spartans," the name attributed to female veteran mentors, teaching young girls how to live a life of character through storytelling, experiential learning and service. Serving with TMF allows us to invest in and leave a lasting impact on young girls and the community."

Janaia Nash
Chief Program Officer

Travis Manion Foundation

Army Veteran

"Wounded Warrior Project empowers female veterans to overcome the unique obstacles they face during and after military service. We serve thousands of female warriors through specific mental, physical and financial wellness services to ensure they are not forgotten in their transitions to civilian life. I am especially proud of our all-female mental health workshop that provides warriors with tools to manage traumas related to their service in a comfortable and safe environment."

Jennifer Silva
Chief Program Officer

Wounded Warrior Project®

Army Veteran

"Some female veterans feel as if they need to justify their service, proving that they've earned the same respect and benefits as their male counterparts. Lone Survivor Foundation recognizes the sacrifices that female combat veterans have made in service to our country. We offer a no-cost Post-Traumatic Growth Program where they can be heard."

Morgan Sierra
North Carolina Regional Director

Lone Survivor Foundation

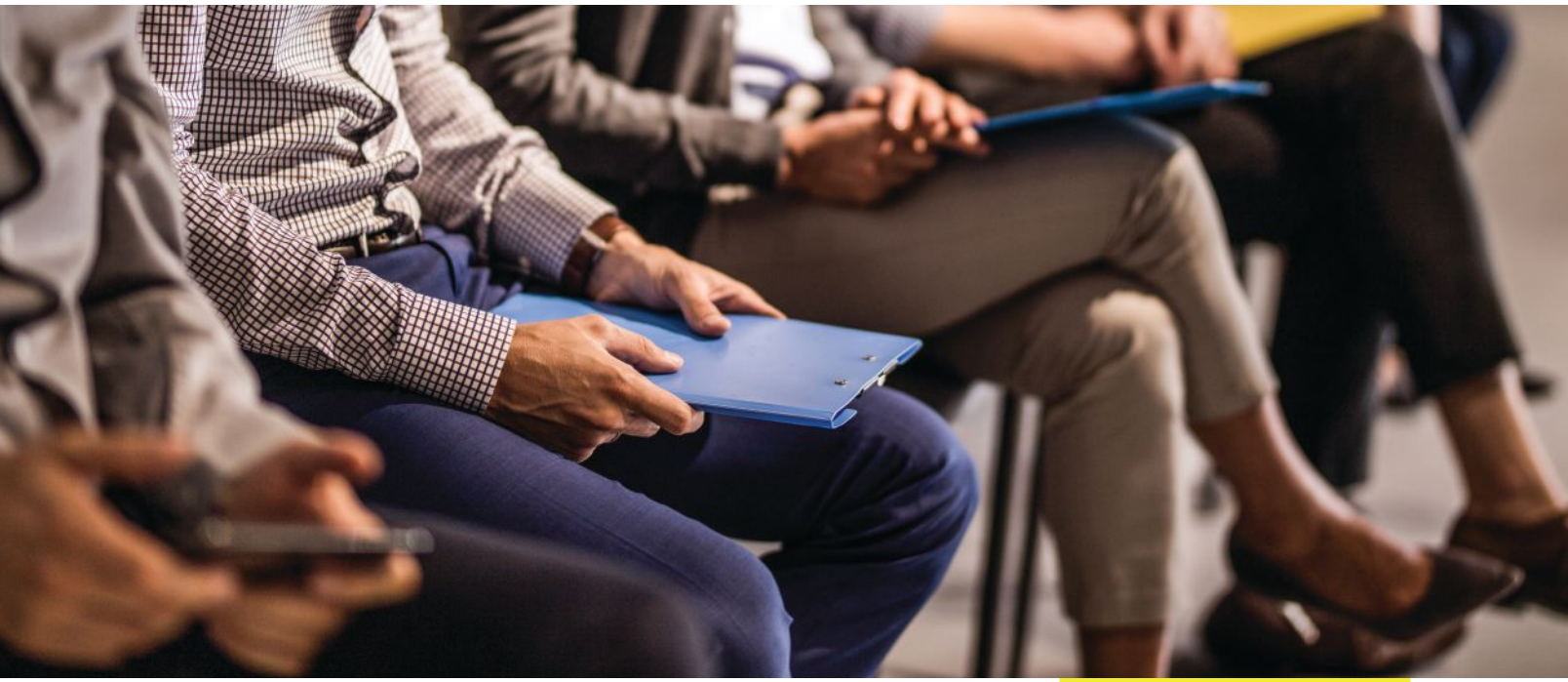
Army Veteran

"Veterans Leadership Program knows firsthand the impact that women veterans can bring to their community. Through human-centered design exercises, VLP developed programming with women veterans for women veterans. VLP's Women Veterans Initiative has fostered a supportive and all-inclusive post-service community with veteran representation from all eras of service, every branch, and ages ranging from 22 to 102. Visit VeteransLeadershipProgram.org to learn more."

Toshua Jarrett, MS
Chief Development Officer

Veterans Leadership Program of Western Pennsylvania (VLP)

Army Veteran



4 QUESTIONS TO HELP YOU FIND MEANINGFUL POST-MILITARY EMPLOYMENT

BY AMERICAN CORPORATE PARTNERS

IT'S NO SECRET that service members face a number of challenges when transitioning out of the military and into the civilian world. Gone are the days of knowing where and when to report, and to whom, as suddenly you're thrown into a world of unknowns. For many, this can be a daunting process. As your ETS countdown begins, there are a number of decisions you're now faced with, but whether you are coming off a four-year enlistment or retiring from a 30+ year-long career, there is one question that everyone must ask themselves: What will my next job be?

The Department of Labor reported that, as of September 2019, the unemployment rate for veterans was actually lower than that of the general population. This is great news as it indicates that veterans are successfully gaining employment after their service. However, "getting a job" is not always synonymous with "finding a meaningful career." The anxiety of not knowing where their next paycheck is coming from may lead many veterans to accept the first job offer thrown their way, but there are many considerations you should take into account before signing on that dotted line:

THE DEPARTMENT OF LABOR REPORTED THAT, AS OF SEPTEMBER 2019, THE UNEMPLOYMENT RATE FOR VETERANS WAS ACTUALLY LOWER THAN THAT OF THE GENERAL POPULATION.

1) HOW DO THE COMPENSATION AND BENEFITS LINE UP WITH MY REQUIREMENTS?

Employment compensation should be looked at as a total package that includes, but is not limited to, the monetary salary offering. Does your company offer health care and life insurance benefits? Is there a retirement plan with employer contribution? What do professional development and continued learning opportunities look like? How many paid vacation, holiday and sick days are offered?

When going into a compensation discussion with your potential employer, it's important to do research on industry standard salary ranges so you know you are being offered a fair deal. A lot of time, employers will lowball candidates with their first offer, so make sure you know your worth and be prepared to advocate for yourself. Additionally, it is important to know your non-negotiables before going through an entire interview process, only to find out in the offer stage that the company doesn't offer flexible work hours, which you need in order to get the kids to school on time. There is no such thing as "too much research" or being "too prepared."

2) WHAT IS MY LONG-TERM POTENTIAL WITH THIS COMPANY? ALTERNATIVELY, HOW DOES THIS ROLE FIT INTO MY LONGER TERM CAREER GOALS?

Depending on where you are at in the span of your working years, it's likely that your first post-military job will not be your last. Depending on the circumstances under which you are planning to accept a role, you should ask yourself whether there is long-term potential with your prospective employer. If not, how is this role a stepping stone in obtaining your career end-goals? Ideally, do not accept a job just for the paycheck if it will not productively contribute to your longer term goals. Of course, this may be necessary when the alternative is unemployment, and that is completely fine, but be honest with yourself about your situation. Set timelines and action plans for obtaining something more fitting and sustainable down the road.

3) IS THIS COMPANY A GOOD CULTURAL FIT FOR ME?

How a job looks on paper is not how it always pans out in reality. This can be due to a number of reasons, but an important consideration in the job search is whether or not the companies you are applying to fit with your values and organizational ideals. While individuals choose to join the military for a variety of reasons, there is no denying the mission-driven environment and strong sense of camaraderie that veterans experience during their service. Work environments and company cultures vary greatly in the civilian sector, and it's important to make sure you're a good fit for your next company, and vice versa.

How do you ensure this? Ask tough questions in your interviews; remember, it's not just about impressing the interviewer, they should impress you too. Find out what leadership does to contribute to a positive company culture. Ask about employee retention and turnover rates. If your interviewer has been with the company for a long time, find out what has kept them there. Additionally, you can utilize sites like Glassdoor to read reviews on companies from real employees, or conduct informational interviews with current or former employees of a company to inform your decision on whether not only the role, but also the company, is a good fit.

4) WHAT DOES WORK/FAMILY/LIFE BALANCE LOOK LIKE IN THIS NEW POSITION?

If you're like many service members, one benefit of leaving the military might be having more control over your schedule and time to dedicate to your family, friends or other aspects of your personal life. Make sure that your next employment prospects allow for a work/family/life balance that meets your needs.

For some, deciding to leave the military may be an easy decision. For many, it's not. And for most, figuring out what comes next is quite the opposite. One way to receive support in mapping out your meaningful, post-military career is to get yourself a mentor. ACP is a nonprofit organization offering free, yearlong mentorships customized to meet the career development needs of post-9/11 veterans and active duty military spouses. Sign up today to begin your journey to meaningful employment at: acp-usa.org.

WOMEN WARRIORS

Women who served face unique challenges.

How 7 women veterans in Congress are fighting for their sisters who served.

★ ★ ★ ★ ★ ★ ★

By Natalie Hayek

From top to bottom:
Sen. Tammy Duckworth (D-Ill.)
Sen. Joni Ernst (R-Iowa)
Rep. Tulsi Gabbard (D-Hawaii)
Rep. Chrissy Houlahan (D-Pa.)
Rep. Elaine Luria (D-Va.)
Sen. Martha McSally (R Ariz.)
Rep. Mikie Sherrill (D-N.J.)

Helicopter pilot. Engineer. Military police. Chief operating officer. Senator. Representative.

These titles hint at the determination, strength and leadership necessary for success in those roles. But these titles don't tell the stories of the challenges some endured to assume those roles.

When it comes to women veterans who have blazed trails – the first to fly in combat, or be elected to office – the untold stories become even more important to tell.

The U.S. Congress includes seven women veterans, the most in the nation's history. These seven senators and representatives have varied and extraordinary backgrounds. Like most women veterans, they experienced unique challenges while in uniform and as they transitioned into civilian life.

The landscape for servicewomen and women veterans has improved. With more than 2 million women veterans in the U.S., more career opportunities have opened, the service infrastructure is more accommodating, and VA services have undergone a massive overhaul. And it's getting better. In December 2019, the Senate was considering the Deborah Sampson Act, which passed in the House of Representatives by a 399-11 vote in November. Named for Revolutionary War veteran Deborah Sampson Gannett, the bill would significantly expand support services for women veterans. (For more details on the Deborah Sampson Act, see page 20.)

But there is more work to be done.

While the military-to-civilian transition is challenging for all service members, the transition experience is particularly challenging for women veterans – the fastest growing subsection of veterans. Unlike their male counterparts, they have more difficulty fully identifying with being a veteran, connecting to needed health services and securing meaningful employment.

Sen. Tammy Duckworth, Sen. Joni Ernst and Rep. Chrissy Houlahan discussed their own experiences serving and transitioning. Along with other fierce women veteran advocates, they're working hard to smooth the road.

IDENTIFYING WITH THE VETERAN EXPERIENCE

What does it mean to be a woman veteran? Although women and men might join the military for similar reasons, many women veterans find it challenging to fully identify with the service and veteran experience. Traditional expectations linger, sometimes holding servicewomen to different standards or adding different pressures. Reconciling service life with family life can even lead women to terminate their military careers early.

The Institute for Veterans and Military Families (IVMF) examined data that focused on women veterans' service and transition experiences, and found that the top reason women veterans leave the service is family.

That was the case for Houlahan, a former Air Force engineer now serving as a Pennsylvania congresswoman. "Part of the reason why I decided to separate had to do with those challenges of being a young mom and being the active duty member," she said. Her maternity leave was six weeks long, but on-base childcare policies wouldn't accept children until they were 6 months old. Private child care was too expensive.

Although the Department of Defense has improved its policies and accommodations for diverse families, many women still feel the same pressures and struggle to connect with a community that truly understands them.

The Service Women's Action Network's 2018 study titled, "The Mental Wellness Needs of Military Women," reports that many women veterans lack a sense of connection to supportive networks. Steeled and isolated from those around them, they feel misunderstood or even forgotten.

Still, the same women veterans reported feeling mentally and physically stronger because of their military service. Similarly, data collected by IVMF showed that women veterans identify work ethic and discipline, teamwork, adaptation to challenges and mental toughness as top skills strengthened by their military experience.

Sen. Duckworth noted that, although she encountered challenges as a young officer, she grew into a confident leader. "I realized I could trust my instincts," she said.

If military experience benefits women, how can we cultivate an environment in which women veterans can fully identify with the veteran experience?

Houlahan said part of the solution is finding ways to support the full trajectory of servicewomens' careers. Among other things, it will connect them to relatable mentors and increase retainability. In 2019, she founded the Servicewomen and Women Veterans Congressional Caucus (SWVCC), which advocates for women veterans.

"If you can't see it, you can't be it," she said. "Part of what we're trying to do is also give those women a recognition that we need to be able to see them all the way from the beginning of their career all the way to the end."

But another part of the solution involves engaging in honest, authentic conversation, said Sgt. Ashley Gorbulja-

★ ★ ★ ★ ★ ★ ★

Rooted in Service: Meet the 7 Women Veterans on Capitol Hill

Seven women veterans are serving in Congress, the most in our nation s history. They span branches and parties, but work together to make a difference. Several have co-sponsored legislation; more have stood alongside each other on behalf of women veterans.

Collectively, they have worked to expand small business opportunities for women veterans, identify effective mental health and suicide prevention efforts for women veterans, improve the justice system that examines cases of Military Sexual Trauma (MST), increase access to health care for MST victims, improve the quality and types of health care available to women veterans and more.

We asked each of these seven women what she thinks is the greatest challenge facing women veterans today. Read their responses on page 21.

★ ★ ★ ★ ★ ★ ★

"You've got to take ownership of your story. That could be a page in someone else's survival guide."

-Sgt. Ashley Gorbulja-Maldonado

Maldonado, who is transitioning from the Ohio Army National Guard into the Army Reserve. In her work mentoring women veterans as a transition consultant, she urges them to tell their stories, noting that breaking down perceived barriers of rank or civilian lines can be empowering for the storyteller and healing for the listener.

"You've got to take ownership of your story," she said. "That could be a page in someone else's survival guide."

Open dialogue, she said, can cultivate a supportive community that recognizes women veterans, allowing them to fully experience their identities as not just woman veteran, but simply:

Veteran.

UNDERSTANDING AND ACCESSING HEALTH CARE

Although many service members might face challenges from combat, loss, family separation, physical strain or trauma, research shows that servicewomen process these experiences differently. According to VA, women veterans are more likely to experience musculoskeletal complications, chronic pain and mental health issues. Between 2001 and 2014, suicide rates of women veterans soared 62%; they increased 30% for male veterans. Twenty-five percent of women veterans have experienced military sexual trauma (MST), and more than 30% of women veterans have experienced intimate partner violence.

Sen. Ernst said these differences are significant.

"This points to the fact that women will handle situations differently," she said. "And going through the types of traumatic experiences that they might have had in the military, on deployments, they are at greater risk, and we need to recognize that and then target solutions for those populations."

In recent years, VA has developed integrated care services tailored to support women veterans' needs. There are now women veteran coordinators in every regional office who function as the primary contact for women who served. Women veterans program managers coordinate health care at each VA medical center nationwide. Providers receive robust training in women's health. Comprehensive mental health services are available. The overall culture and environment has improved.

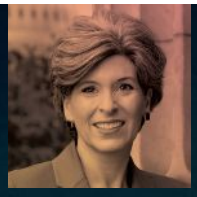
But generally, transitioning servicewomen haven't been aware, taking an average of 2.7 years after their transition to access VA health benefits, which is longer than their male counterparts.

When Air Force Reserve Maj. Alea Nadeem experienced challenges transitioning herself, she took action to make it easier for others. As a result,

★

Sen. Tammy Duckworth
(D-Ill.)

Sen. Duckworth was a helicopter pilot with the Illinois Army National Guard. She was among the first Army women to fly combat missions during Operation Iraqi Freedom. An RPG hit her helicopter in Iraq in 2004, causing her to lose both her legs and partial use of her right arm. She served for 23 years and retired as a lieutenant colonel (O-5). Duckworth became an advocate for veterans and later became the Assistant Secretary of Veterans Affairs. She serves on four committees, including the Armed Services Committee, and works to address unique challenges faced by veterans, particularly women veterans.



★

Sen. Joni Ernst
(R-Iowa)

Rep. Ernst retired as a lieutenant colonel (O-5) from the Iowa Army National Guard. She served for 23 years as an engineer and transportation logistics officer. In 2003, Ernst deployed as a company commander to Kuwait and Iraq, where she led 150 Iowa Army National Guardsmen during Operation Iraqi Freedom. She is the first female combat veteran elected to the Senate, and serves on five Senate committees, including the Armed Services Committee.

VA and DoD partnered to create and effectively communicate a program to train transitioning servicewomen on their VA health benefits. Now, before servicewomen separate or retire from the military, they can attend the Women's Health Transition Training (WHTT), an in-person or virtual course. This deepens their understanding of women's health services available at VA, promotes awareness of cultural and physical changes at VA facilities and familiarizes them with the enrollment process.

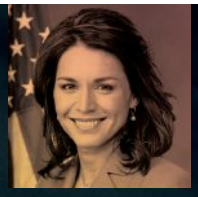
Emily Barkin, WHTT's evaluation lead, said this reduces the possibility of health care gaps by providing a "hot hand-off" between the service and civilian life.

Houlahan said, "By just giving them that transitional training, that gave them the understanding that the Veterans Affairs groups and hospitals were for them, that their benefits were provided to them."

A key part of the program identifies support services available for victims of MST and abuse, as well as mental health issues and suicide prevention. Couching this information in a supportive, women-only atmosphere increases its effectiveness, Barkin said.

Ernst, the first female combat veteran elected to the Senate, emphasized that connecting women veterans to communities where they can share experiences with relatable peers is key to processing experiences, healing from wounds and feeling stronger.

"What we want to do is make sure that those women are in a comfortable setting and that they feel free to express what's on their mind," Ernst said. "Without that opportunity to really cleanse yourself of those issues, you just can't find your way to being whole again."



★

Rep. Tulsi Gabbard
(D-Hawaii)

Rep. Gabbard joined the Hawaii Army National Guard in 2003, and she is still serving. She has deployed twice to the Middle East, making her the only Hawaii official to step down from office to deploy. When Gabbard first enlisted, she served in a medical unit, but when she commissioned after Accelerated Officer Candidate School, she became a military police platoon leader. Gabbard serves on the House Armed Services Committee and the Servicewomen and Women Veterans Congressional Caucus. In 2019, she launched a campaign for the presidency.

★

Rep. Chrissy Houlahan
(D-Pa.)

Rep. Houlahan was an engineer in the Air Force. She served for three years, and then began a career as an entrepreneur and educator. She is now the first woman to represent Pennsylvania s 6th District in Congress. She is a graduate of Stanford University and the Massachusetts Institute of Technology. In Congress, Houlahan founded the first women-focused veteran caucus, the Servicewomen and Women Veterans Congressional Caucus (SWVCC). She also serves on four other committees and caucuses, including the House Armed Services Committee.

FINDING FIRM FINANCIAL FOOTING

At first glance, it might seem like any veteran has it made when they transition: the GI Bill can pay for college and their veteran's status can give them an advantage over other job applicants – particularly with federal and state employment. Women veterans even have statistically higher levels of education than their male counterparts.

But Gorbulja-Maldonado, founder and CEO of GuideOn Education, said that, without the military's "scaffolding" of support, leadership and directed career path, the first year after transition is difficult. "In transition, you are recreating yourself," Gorbulja-Maldonado said. "A lot of people have a hard time with that."

Studies show that women veterans face more serious challenges than men in their transition from the military. VA reported that women veterans earn less than male veterans; for the most part, that wage gap grows with age.

IVMF's research found:

- 67% of women veterans describe their financial transition as difficult or very difficult; 47% of men veterans describe their experience this way.
- 37% of women veterans cite "loss of income" as a main transition challenge; 23% of men veterans cited the same.

★ ★ ★ ★ ★ ★ ★

"What we want to do is make sure that those women are in a comfortable setting and that they feel free to express what's on their mind."

-Sen. Joni Ernst (R-Iowa)

Women veterans took an average of three months longer than male veterans to find a job after transition.

Duckworth, a helicopter pilot who was among the first women to fly combat missions in Iraq, pointed to wage gaps as one of the key challenges facing women veterans today. The transition into civilian life can be hard, she said, because "immediately they experience a 30% drop in their earning power."

And many are responsible for more than just themselves, she said. "Oftentimes female vets are the sole provider."

Research shows that women veterans are more likely than men veterans to be divorced and more likely to have custody of children. Less financial support and greater financial responsibility can lead some women veterans to homelessness. While precise statistics are difficult to measure, as women tend to "couch surf" with family or friends instead of living in unsafe shelters, experts expect that the homeless women veteran population will rise.

Connecting servicewomen to the right resources is a key to ensuring a smooth transition and stepping out on firm financial footing, said Gorbulja-Maldonado. Servicewomen should start early and find a good mentor. "There's an oversaturation of information," she said. ‣

★

Rep. Elaine Luria
(D-Va.)

Rep. Luria was a nuclear trained Surface Warfare Officer in the Navy. She served for 20 years, being one of the first women in the Navy s nuclear power program, and retired as a commander (O-5). During her service, Luria deployed to the Middle East and to the Western Pacific, spending her entire career in combatant ships. She is vice chair of the Servicewomen and Women Veterans Congressional Caucus. Luria also serves on the House Armed Services Committee and the House Committee on Veterans' Affairs.

★

Sen. Martha McSally
(R Ariz.)

Sen. McSally was an A-10 fighter pilot for 26 years in the Air Force. She retired as a colonel (O-6). During her service, she became the first female fighter pilot to fly in combat and the first woman to command a fighter squadron in combat. She is a graduate of the Air Force Academy and Harvard University. In the Senate, she serves on five committees, including the Armed Services Committee.

"Helping others find the information that is pertinent to their lifestyle is critical," she added. "All too often, I have found that people just don't know where to look or that the information is overwhelming."

As the education liaison in a previous unit, Gorbulja-Maldonado quickly became knowledgeable about resources and benefits that link service members to meaningful, well-paying careers. She leverages this experience at GuideOn, helping transitioning service members:

- Plan ahead
- Translate military experience into civilian language
- Understand and market their value
- Individualize lessons learned in TAP
- Tell their story to showcase their skills and talents

Duckworth said it's important for women veterans to assume leadership roles. "Tell any woman veteran to run for office," she said, suggesting they consider a range of opportunities.

In this capacity, they can make a difference.

PAVING THE WAY

Although each congresswoman identified some level of challenge in her past, each one circled back to her priority: carrying out her mission.

"I'm a soldier, I'm a leader," reflected Ernst.

"I found my service to be really important," Houlahan said, adding that it was "more about the mission."

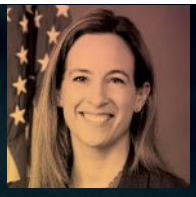
"I've always just thought of myself as a soldier," Duckworth said. "The best leader I could be would be me."

They, like servicewomen and women veterans across the country, build strong teams, excel in their skills and serve something bigger. They define veteran with a capital V and stand as a model for the rest.

Perhaps this is how challenges will be made easier.

"We have to pave the way and we have to set the example," Ernst said. "I think it will get hopefully easier through the years for women to tell themselves 'I am worthy and I have a voice that needs to be heard.'" GI

From top to bottom:
Rep. Tulsi Gabbard (D-Hawaii)
Rep. Elaine Luria (D-Va.)
Sen. Martha McSally (R-Ariz.)
Rep. Mikie Sherrill (D-N.J.)



★

Rep. Mikie Sherrill
(D-N.J.)

Rep. Sherrill was a helicopter pilot in the Navy for nearly 10 years. During her service she flew missions in the Middle East, worked on the Battle Watch Floor in the European Theater during the Iraq invasion and served as a Russian policy officer. In 2003, she separated from the Navy to attend law school at Georgetown University. As a lawyer, Sherrill worked at the U.S. Attorney s Office in New Jersey. In Congress, she is the Freshman Whip for the New Democrat Coalition, and she serves on the House Armed Services Committee.

★ ★ ★ ★ ★ ★ ★

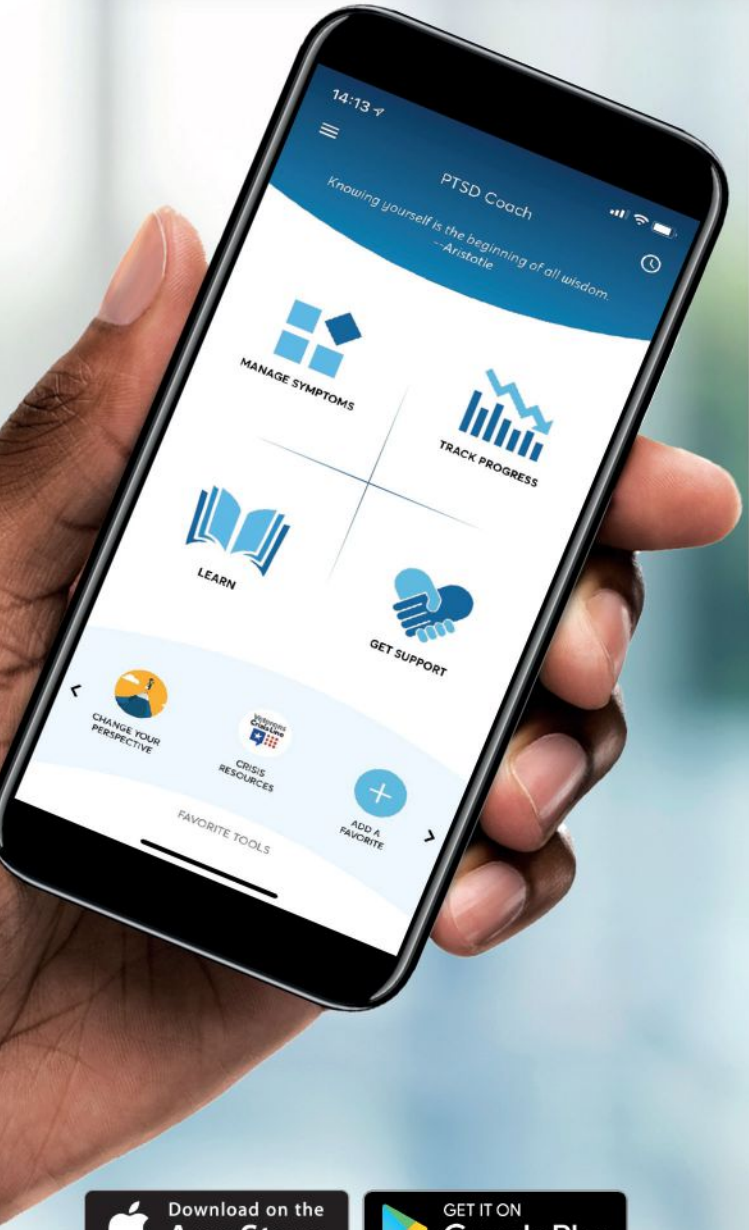
Resources for Women Veterans

The Department of Veterans Affairs Center for Women Veterans (CWV) website offers a list of resources for women veterans. You can access the page at www.va.gov/womenvet/resources/index.asp

PTSD COACH

PTSD (posttraumatic stress disorder) is a mental health problem that some people develop after experiencing or witnessing a life-threatening event, like combat, a natural disaster, a car accident, or sexual assault. More than half of individuals experience at least one trauma in their lives.

The National Center for PTSD offers **FREE,** confidential mobile apps that provide help, education, and support related to mental health.



Download **PTSD Coach** to:

- Learn about PTSD and available treatments
- Track your PTSD symptoms over time
- Practice relaxation, mindfulness, and other stress-management exercises
- Grow your support network
- Access crisis resources

bit.ly/PTSDTreatmentWorksGI

PTSD Coach is not meant to replace professional care.

PTSD COACH

Download on the App Store

GET IT ON Google Play

Search "PTSD Coach"

VA | U.S. Department of Veterans Affairs

National Center for PTSD

WOMEN'S HEALTH TRANSITION TRAINING

5 reasons to check out this new VA program for women warriors.

BY NATALIE HAYEK

WHAT BEGAN IN 2018 as a pilot program in the Air Force is now an official VA program offered to all branches. Women's Health Transition Training (WHTT) is a one-of-a-kind program, providing servicewomen detailed information and guidance pertaining to their health and transition.

WHTT can help smooth health-related challenges that many servicewomen experience when they transition out of the service. Already, hundreds of transitioning servicewomen have taken advantage of this course. It's showing early signs of success, and its potential for more is promising.

REASONS YOU SHOULD CHECK OUT WHTT

1. IT'S DESIGNED TO INCREASE ACCESS TO CARE.

WHTT is available to servicewomen before they separate or retire from the military or transition to Reserve or National Guard status. This four-hour class helps transitioning servicewomen gain a better understanding of:

- Available VA services
- How to enroll in VA services
- Physical and cultural changes that suit their needs

Only in its infancy, WHTT has already:

- Increased VA enrollment by 114%
- Decreased median time to enroll by 67%
- Improved servicewomen's understanding of the variety of VA's specialized care

2. IT'S TAUGHT FOR WOMEN, BY WOMEN.

WHTT was thoughtfully designed with women in mind. When transitioning servicewomen attend WHTT, they will enjoy:

- Training led by a woman veteran who uses VA services
- Small class sizes, which keeps things comfortable and supportive
- Engaging exercises, aimed to generate discussion, dispel myths and address important topics
- Visit from a local Women Veterans Program Manager, which humanizes VA services and shows an important level of advocacy

3. IT SERVES AS THE TURNING POINT FOR A NEW STATE OF MIND.

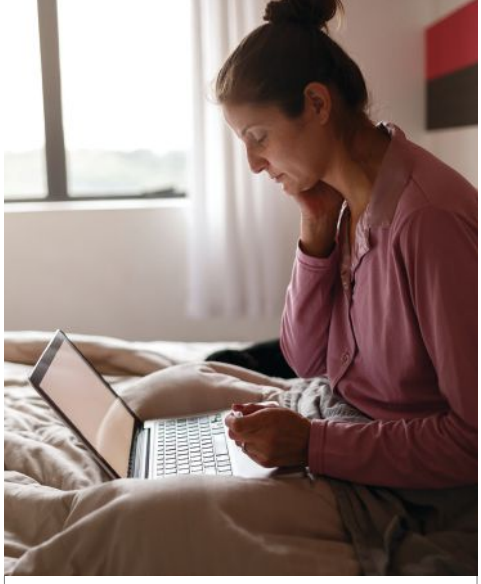
Evaluation Lead Emily Barkin says that transition involves a big "mind-shift," as servicewomen begin to understand that the military will no longer direct their health care.

WHTT helps servicewomen:

- Become proactive in their own health care.
- Address highly sensitive health-related issues, such as MST, mental health problems or suicidal thoughts, and learn how VA services can support them.
- Understand that accessing care is a sign of strength.

Barkin said the last point is critical. "You can't take care of the people around you if you're not healthy yourself," she said.

VISIT: VA.GOV/WOMENVET/ACWV/WHTT.ASP



4. IT CAN BE ACCESSED IN PERSON OR ONLINE.

WHTT is now available at multiple installations across the country and online. Both forms of delivery are high-energy and interactive.

Online trainings are designed to reach transitioning servicewomen in remote or overseas locations. They are offered synchronously, so that attendees can still benefit from engaging with instructors and fellow classmates.

5. IT'S A PROGRAM TO BELIEVE IN.

Transition is a "highly vulnerable time," said WHTT Marketing and Communications Lead Ariana Simone.

By connecting servicewomen to health care services before they leave the military, the program prevents gaps in care and promotes awareness of social and emotional support at VA, Simone said.

The development of WHTT came during a time when VA was receiving a lot of negative attention. Barkin noted that there was a "hunger" for meaningful programs that brought about tangible change.

"One of the reasons that the program has been so successful is because Congress members picked up on the project and were sending their staffers to come interview us and better understand what the program was and how they could support it," Barkin said. "That's been really impactful for the program."

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> BY PASSING THIS BILL IN THE HOUSE WITH SUCH STRONG BIPARTISAN SUPPORT, WE ARE SENDING THE MESSAGE TO AMERICA'S WOMEN VETERANS THAT 'WE SEE YOU, AND WE THANK YOU FOR YOUR SERVICE.'
>
> ***-Rep. Julia Brownley,*** *(D-Calif.)*

BREAKING DOWN BARRIERS

Deborah Sampson Act aims to improve health care services, benefits for women veterans.

BY DAN FAZIO

IN THE MILITARY, women are highly visible. When they get out, they often disappear from the consciousness of the nation they served.

Today there are more than 2 million women who served in uniform, and they represent the fastest growing population of veterans. Health care services and benefits for these veterans have been slow to keep up. To help address the inequities and barriers women veterans face, the U.S. House of Representatives approved the Deborah Sampson Act by a 399-11 vote in November 2019. Named after Revolutionary War veteran Deborah Sampson Gannett, who petitioned Congress and was granted a full military pension, the legislation was introduced by Rep. Julia Brownley of California.

"By passing this bill in the House with such strong bipartisan support, we are sending the message to America's women veterans that 'we see you, and we thank you for your service,'" Brownley said. "Together, we will continue working together to ensure that we are supporting and honoring women veterans and transforming VA so that all of our nation's veterans receive the benefits and services they deserve."

Among other things, the Deborah Sampson Act would:

- Establish the Office of Women's Health at the Department of Veterans Affairs (VA).
- Ensure that gender-specific services are available at every VA medical center and outpatient clinic.
- Extend coverage of health care for newborn children of veterans from seven to 14 days.
- Improve the delivery of services and benefits for veterans who experience intimate partner violence or sexual assault.
- Conduct a study on the barriers to health care that women veterans face at VA facilities.

The bill also would require the VA to establish a comprehensive policy to end harassment and sexual assault at all VA facilities, provide legal services to women veterans, and assess the availability of prosthetics specifically for women veterans.

The U.S. Senate held a hearing on a companion bill in May.

WHAT IS THE BIGGEST CHALLENGE THAT WOMEN VETERANS FACE?

WE ASKED THE SEVEN MEMBERS OF CONGRESS WHO ARE WOMEN VETERANS what they believe is the greatest challenge facing female veterans today. Here's what they had to say:

Sen. Tammy Duckworth (D-Ill.)
"The biggest challenge facing women veterans when they return home is finding employment."

Sen. Joni Ernst (R-Iowa)
"I think that one of the greatest challenges that [women veterans] have are bygone eras of veterans where there are still men out there who don't see the value of having women engaging amongst the ranks. I think there is a lot of push-back from people who have moved on, retired, that aren't accepting of women, and don't feel that women should be participating in combat arms or going to Ranger school… This is a new era. We have women who are physically and mentally capable of taking on additional challenges, and we need to empower them to do that. We don't need old policy makers or retirees saying you can't do it simply because you have two x-chromosomes."

Rep. Tulsi Gabbard (D-Hawaii)
While Rep. Gabbard was not available for comment for this article, she addressed the impact of servicewomen and women veterans – and challenges they face – in her comments marking the launch of the Servicewomen and Women Veterans Congressional Caucus (SWVCC) in May 2019. Gabbard said, in part, *"We also have to recognize that there have been and continue to be obstacles placed before our female service members and veterans. To address these obstacles, we've got to look at the complete arc of the experience of women who serve, from the point where they are recruited to going through training, to their time in service both here at home and abroad, through separation as well as veterans."*

Rep. Chrissy Houlahan (D-PA)
"I think it's the same challenge that I feel like faces all service members… I'd sure like to see none of our people deployed in harm's way and none of our families separated by deployment. It's war, frankly; it's conflict. I wish we were a more peaceful world."

Rep. Elaine Luria (D-VA)
"During the transition to civilian life, female veterans face many unique challenges. Female veterans often are less likely to utilize the VA's services due to the fact that the system is not tailored toward their unique health care needs. This prevents many veterans from receiving the proper care they have earned. Military sexual trauma (MST) also remains another pressing challenge, with about 20% of female veterans reporting that they have experienced it. The VA's policies to address this issue remain outdated as proven by a hearing that I led that exposed the VA's resistance to expressly include cyberbullying and social media abuse as evidence of MST. I'll continue to fight every day in Congress for fellow women veterans."

Sen. Martha McSally (R-AZ)
"From a health care system not previously tailored for women vets, to a greater risk of suicide than their non-military counterparts, to their transition into the workforce and civilian life, women who serve in the military face many unique challenges after their time in uniform. As a 26-year veteran of the U.S. Air Force, I understand many of those challenges firsthand. As a member of the U.S. Senate, I am honored to be a voice for female veterans across the entire country."

Rep. Mikie Sherrill (D-NJ)
"As I meet with women veterans in my district, I hear over and over that the VA medical facilities do not reflect an institution built to serve women veterans. Barriers to access for preventative health care like mammograms and inequity in care for women veterans discourage the use of VA facilities. That's why I'm working with other women veterans in Congress to urge the VA to keep a separate priority list of construction upgrades at VA medical facilities to accommodate women veterans. We also need to ensure that our VA facilities are always a place where women veterans feel welcome and respected."

INVEST IN YOUR CIVILIAN CAREER

Why employers in financial services recruit from the military pipeline.

FINANCIAL SERVICES may not be the first sector that pops into your mind when dreaming about your post-military career. Still, this industry is loaded with opportunity for veterans. You'll need a bachelor's degree for the more stereotypical positions like personal financial advisor, accountant or investment banker. But there are other career paths as well.

We talked to Marcus "Ohley" Ohlenforst, a former Marine who now works as the military talent strategist for USAA*, about careers for transitioning service members, veterans and military spouses in financial services. Be sure to check out the top jobs for veterans in this sector on the next page, compliments of the 2020 Military Friendly® Employers.

MAJOR

MARCUS "OHLEY" OHLENFORST

Military Talent Strategist, USAA

YEARS AT USAA: 3 • **AGE:** 46 • **MILITARY SERVICE:** Major (O-4), Marine Corps (1992-2016) Petty Officer Second Class (E-5), Navy (2002-2008) • **MOS:** Logistics (0402)
EDUCATION: Bachelor's degree, education, University of Arizona, 2002; Master's degree, educational technology & learning, Azusa Pacific University, 2012

What advantages do veterans bring to financial services?
Veterans bring incredible technical ability, learning agility, problem-solving skills, work ethic, leadership and loyalty to the workforce, which translate to valuable benefits for civilian employers.

Military spouses bring a unique understanding of military family needs and concerns, and an ability to quickly adapt to new environments and learn new skills. Yet 75% of them reported that being a military spouse had a negative impact on pursuing a career.

How would you characterize the pay and benefits, job security and upward mobility?
USAA provides a very competitive benefits and compensation package to each person that is hired. Specifically for veterans, all Guard and reservists receive 480 hours (three months) of full salary during military leave per calendar year regardless of the type of duty in addition to differential pay for the remainder of the nine months of the year if their gross annual military base pay is less than their gross USAA base pay. Reservist employees called to active duty also receive continuing medical insurance, life insurance, pay raises, retirement fund contributions, vacation day accrual, and full performance bonuses based on their annual salary.

USAA offers all eligible full-time employees $5,250 and part-time employees $2,625 per calendar year to use toward a degree program from a regionally accredited university or a professional certification/designation. Employees can request to increase their cap limit to $10,000 per year with their manager's approval. One unique feature of the USAA Employee Education Program is that employees use an Education Credit Card to pay for approved tuition and expenses instead of paying out-of-pocket and waiting for reimbursement.

What advice do you offer to transitioning service members considering your industry?

- Identify your passion
- Know your value and understand your skillsets
- Establish a personal and professional criterion
- Set short-term and long-term goals
- Research your desired industry
- Determine your target audience and follow the experts
- Always be prepared to make an impression
- Maintain and grow your online presence
- Tell your story and continuously build relationships and grow your network

*Company is a paid client

Hot Jobs in FINANCIAL SERVICES

COMPUTER INFORMATION SYSTEMS MANAGER

WHAT YOU'LL DO:
You will oversee all computer-related activity, identifying and providing solutions to software and hardware needs at your company.

MEDIAN ANNUAL SALARY:
$142,542

JOB OUTLOOK:
12% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree with relevant experience

COMPUTER SYSTEMS ANALYST

WHAT YOU'LL DO:
You will study your company's current computer systems and find solutions to help operations run more efficiently.

MEDIAN ANNUAL SALARY:
$88,732

JOB OUTLOOK:
9% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree with relevant experience

SOFTWARE SYSTEMS DEVELOPER

WHAT YOU'LL DO:
You will research, design, develop and test operating systems-level software, compilers and network distribution software.

MEDIAN ANNUAL SALARY:
$110,000

JOB OUTLOOK:
7-10% growth through 2028

EDUCATION/EXPERIENCE:
Bachelor's degree

ACCOUNTANT/ AUDITOR

WHAT YOU'LL DO:
You will review financial statements, gather and build systems for organizing financial data files, manage cash flow statements, and any other accounting needs.

MEDIAN ANNUAL SALARY:
$70,491

JOB OUTLOOK:
10% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree with relevant experience

SOFTWARE APPLICATIONS DEVELOPER

WHAT YOU'LL DO:
Software applications developers work with computer analysts and engineers to create software solutions for business needs. They also maintain and improve existing applications.

MEDIAN ANNUAL SALARY:
$103,625

JOB OUTLOOK:
31% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree with relevant experience

FIRST-LINE SUPERVISOR: OFFICE & ADMINISTRATIVE WORKERS

WHAT YOU'LL DO:
You will coordinate the activities of your workplace, including maintaining quality standards, meeting deadlines and supporting staff.

MEDIAN ANNUAL SALARY:
$55,806

JOB OUTLOOK:
3% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree preferred with relevant experience

OPERATIONS MANAGER

WHAT YOU'LL DO:
Operations managers oversee HR duties, including training new hires, improving processes and efficiency, and attracting talent at your company.

MEDIAN ANNUAL SALARY:
$100,921

JOB OUTLOOK:
9% growth through 2026

EDUCATION/EXPERIENCE:
Master's degree preferred, with relevant experience

SALES: FINANCIAL SERVICES

WHAT YOU'LL DO:
Sales account representatives prospect new clients and initiate the sales process by making appointments, presenting your company's offerings to new accounts, and cross-selling existing accounts where appropriate.

MEDIAN ANNUAL SALARY:
$54,350

JOB OUTLOOK:
9% growth through 2026

EDUCATION/EXPERIENCE:
Bachelor's degree preferred

PERSONAL FINANCIAL ADVISOR

WHAT YOU'LL DO:
You'll provide advice to help individuals manage their finances and plan for their financial future. You'll start by determining their financial goals.

MEDIAN ANNUAL SALARY:
$88,890

JOB OUTLOOK:
7% growth through 2028

EDUCATION/EXPERIENCE:
Bachelor's degree

CUSTOMER SERVICE REPRESENTATIVE

WHAT YOU'LL DO:
You will communicate directly with customers to resolve complaints, answer questions, provide support for products and services, and assist customers with account maintenance.

MEDIAN ANNUAL SALARY:
$33,758

JOB OUTLOOK:
5% growth through 2026

EDUCATION/EXPERIENCE:
High school diploma or equivalent

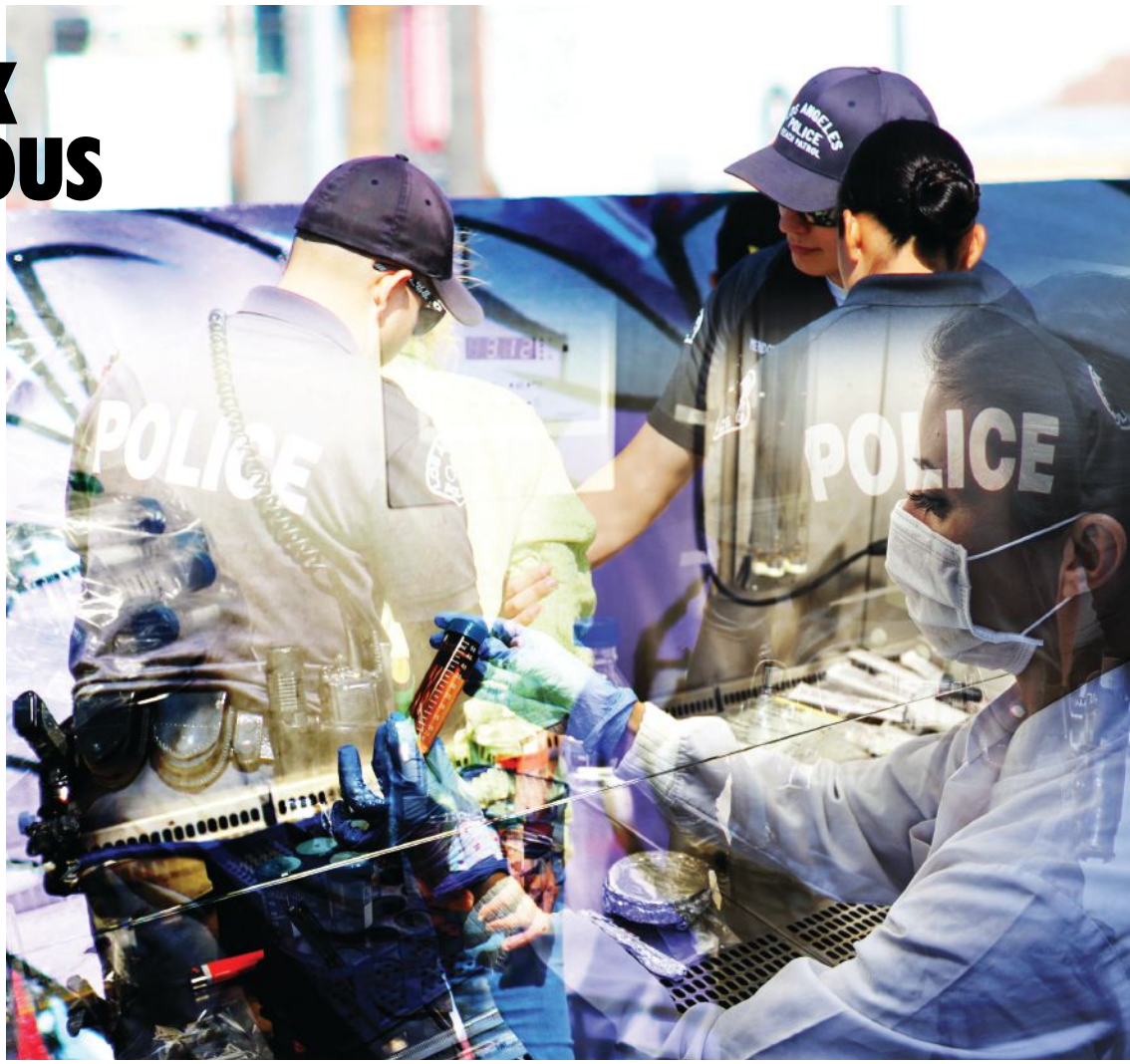
Salaries, job growth, job description and education/training are from the U.S. Department of Labor's Bureau of Labor Statistics.

Methodology: The 2020 Military Friendly® Employers operating in this industry were asked to identify the top jobs for which they are recruiting veterans. This list reflects the results. All jobs map to the U.S. Bureau of Labor Statistics (BLS) Standard Occupational Classification (SOC) System.

DON'T OVERLOOK THE OBVIOUS

Government services and nonprofits offer millions of jobs ideal for transitioning military and recent veterans.

BY DAN SWANSON



WHAT DO YOU KNOW ABOUT THE NONPROFIT INDUSTRY? How about government services?

The names probably don't roll off your tongue when you're talking about post-military career options, but when you consider the Bureau of Labor Statistics reported 12.3 million jobs in nonprofit organizations in 2016, ears start to perk up. Yep – that's more than 10% of the total private sector employment across the nation, in a single sector.

And you might even guess that government services includes two major well-known employers – police departments and the U.S. Department of Veterans Affairs. Pretty Military Friendly®, right?

A total of 123,608 veterans work at VA, according to the latest federal government data. Beyond this – VA recently reported to Congress that it's hiring for more than 49,000 vacancies across the department, to top off its already higher-than-ever employment rates.

Those kinds of numbers are almost too good to be true. But not for vets, who make up close to 30% of the VA workforce and are well-represented among the ranks of the nation's police officers.

We asked Sgt. David A. Corlett why the Cincinnati Police Department seeks veteran candidates. "We find that military veterans already possess most of the skills we value in our police officers," he said. "Veteran candidates are accustomed to being on time and working under a chain of command; they are comfortable and understand the importance of a clean, sharp uniform appearance. Veteran candidates are accustomed to working under pressure and the importance of following directions. The veteran candidates have the ability to get along and communicate within many different cultures."

Even better, the Cincinnati Police Department is an example of a Veterans Affairs-approved "on-the-job" training program, allowing service members to draw GI Bill funds while training. Pretty cool.

Darren Sherrard, associate director of recruitment marketing at the Department of Veterans Affairs, said, "We value the special skills and perspectives that transitioning military and veterans bring to our work providing high-quality care to those who have served."

He referenced a 2018 survey that ranked VA sixth among the 17 largest federal agencies considered the Best Places to Work in the Federal Government.

"Transitioning from military service to a civilian career comes with unique opportunities and challenges. At VA, we understand that perhaps better than any other employer," Sherrard said.

Sold yet? Apply for jobs in the nonprofit and government services industries today, and join the ranks of millions of other supported veterans making their splash in the civilian world.

STAFF SERGEANT

NATE ASBURY

Fugitive Apprehension Squad Supervisor, Cincinnati Police Department

AGE: 38 • **MILITARY SERVICE:** Staff Sergeant (E-6), Army (1998-2005) • **MOS:** Infantry (11B)

What do you do? I am the supervisor for the Fugitive Apprehension Squad for the Cincinnati Police Department. I am also the team leader for the Cincinnati Police Department's Marine Rescue Team.

What was the hardest part of your job search? My job search took longer than I expected and almost exceeded my terminal leave. I suggest start looking for employment as early as possible.

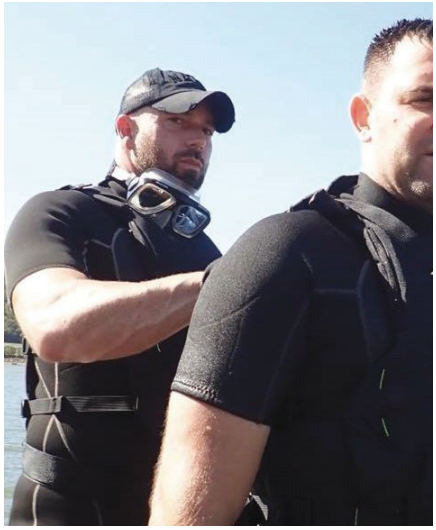
What's your best interview tip? Try to anticipate the questions a potential employer may ask and practice the interview with friends and family until you are comfortable.

How do you use your military experience in your civilian job? My primary job is to capture fugitives who are wanted for violent crimes. I use some of the tactics I learned in the infantry while conducting building searches.

What is the best part of your civilian job? As a police officer, many aspects of my job are similar to life in the military, but I never have to worry about being deployed away from my family.

Where do you see yourself in 10 years? In 10 years, I will be 48 years old and eligible for retirement with the Cincinnati Police Department, but the benefits and pay are excellent so I plan to continue working.

Best advice for transitioning service members? You will feel like an outsider in the civilian world when you first separate from active duty. Don't let that dissuade you from reaching your goals.



SENIOR AIRMAN

KRISTINA SNELL

National Intermediate Care Technician Program Field Collaborator, Veterans Health Administration Office of Nursing Service, Veterans Administration

AGE: 33 • **MILITARY SERVICE:** Senior Airman (E-4), Air Force (2009-2013)
AFSC: Aerospace Medevac Technician (X4NO)/Aeromedical Evacuation (Flight Medic)

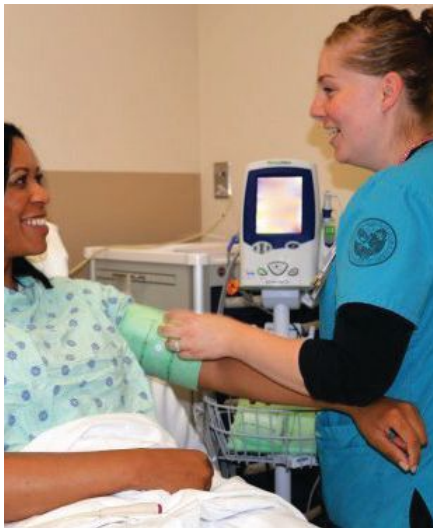
How did you choose your employer? I received an email that said, in part: "Continue your medical career as a VA Intermediate Care Technician." I was convinced it was spam, but finally applied. I started in January 2013 as an ICT in the Emergency Department of the VA Northeast Ohio Health care System. Now, I also expand the program across the nation by supporting facilities in hiring and onboarding new ICTs.

What do you do as an ICT? The scope of work for ICTs is broad. Duties include performing venipuncture, placing peripheral saline locks, accomplishing lab work, placing catheters and irrigating wounds. ICTs work in conjunction with the medical team as force multipliers performing advanced clinical procedures and assisting veterans as patient navigators and care coordinators.

Any transition humor during your first days on the job? I have never been the woman who fits into general population — I came into VA hard-charging and earned the nickname "General" right from the start.

What's your best interview tip? My best interview tip is to let your personality shine! Leaders come in all forms, shapes and sizes. Your personality captures your audience and is how you stand out from the crowd.

Best advice for transitioning service members? Take a closer look at VA. There are positions that fit military skill sets, pay well and come with hiring preferences. Benefits include competitive pay, generous leave, a pension, ability to apply military service time to a civil service pension, a 401(k)-type plan with up to 5% matching and premium-support health insurance. GI



6 VA HEALTH CARE CAREERS THAT ARE PERFECT FOR TRANSITIONING MILITARY

FROM DIAGNOSING AND TREATING PATIENTS in high-pressure situations to working with complex medical technology, former military health care workers are uniquely equipped to care for others. While these skills make an incredible asset to the civilian medical field, at the U.S. Department of Veterans Affairs, it takes on even more meaning. VA has careers, tied to specialized skillsets, where former military health care workers can heal and care for fellow veterans.

People trained in the health care field are in high demand all across the country. But VA understands veterans perhaps better than any other employer. It's why VA goes beyond offering premium-paid health insurance and robust retirement plans. Veterans employed by VA enjoy education support through veteran-focused scholarships, professional development opportunities and special accommodations to make the workplace fully accessible.

These six VA health care jobs are perfect for former military members.

1. INTERMEDIATE CARE TECHNICIAN (ICT)

After active duty, it may be difficult to find a civilian health care position that allows you to apply military training without additional licenses and credentials. But through VA's ICT program, former military medics and corpsmen can work as health care providers at VA medical centers (VAMCs) and continue their medical training, skills and career.

Although emergency room positions are highest in demand, ICTs are also needed in mental health, geriatrics, primary care and surgical services.

2. HEALTH TECHNICIAN

Professionals working as health technicians at VA provide diagnostic support duties and medical assistance to VAMCs and specialty clinics. In an emergency setting, many of the duties performed by this role mirror that of a paramedic and align closely with the experiences of military corpsmen.

3. NURSING ASSISTANT

Nurses play a crucial role at VA. They work across disciplines and treatment settings with a medical team to provide integrated care for veterans under their watch. Day in and day out, they make a difference in the lives of veterans and their families through their patience, empathy and care.

Nurses can start a post-military career at VA as a nursing assistant and take advantage of the special education support programs VA offers to earn the degrees and certifications necessary to become a licensed practical nurse or a registered nurse.

4. PHYSICIAN ASSISTANT

Physician assistants provide primary care and preventative care as part of a medical team that includes nurses, physicians and surgeons. A physician assistant examines patients, offers diagnoses of conditions and provides treatment for veterans at VA under the supervision of a physician.

5. PHYSICIAN

With access to cutting-edge technology and pioneering research opportunities, physicians at VA lead the charge in veteran care. Their work includes primary care services and specialty medicine. Physicians at VA are given great latitude to develop solutions that improve patient outcomes. Physicians have special insight into VA's patients and can thrive in this environment.

6. PHYSICAL THERAPIST

At VA, physical therapists make a huge impact in veterans' quality of life. They increase mobility, reduce pain and restore independence through physical rehabilitation, wellness plans and fitness programs. Physical therapists help veterans understand their injuries so they can enjoy mobility benefits, long-term health and a high quality of life.

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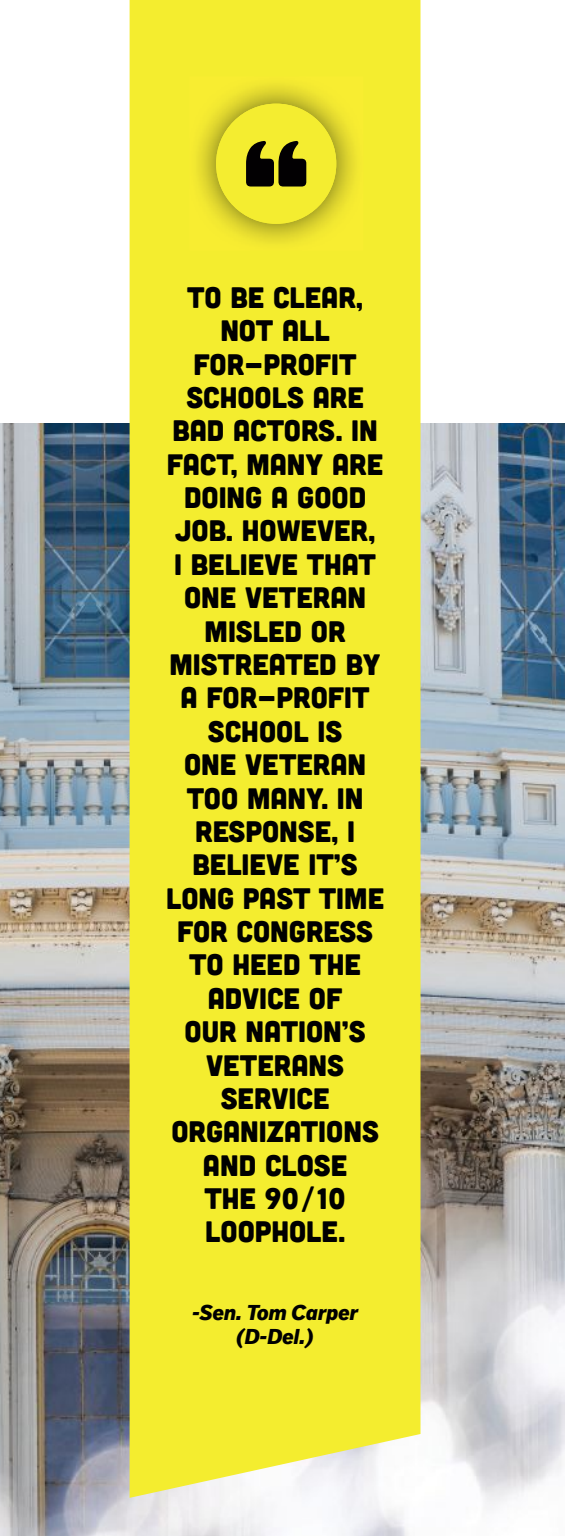
MILITARY FRIENDLY® APPLAUDS BILL TO CLOSE '90/10 LOOPHOLE'

BY DAN FAZIO

FEDERAL LEGISLATION that would limit the revenue for-profit schools can draw from military and veteran students may have a better chance of success this time with the backing of Sen. Lamar Alexander (R-Tenn.), who chairs the U.S. Senate's education committee.

Alexander has opposed previous attempts to close a loophole in federal regulations that allows for-profit schools to count GI Bill funds and Tuition Assistance funds as private revenue rather than federal student aid. Under the Higher Education Act, proprietary schools cannot receive more than 90% of their revenue from federal student aid. The so-called 90/10 loophole, critics say, puts a target on the backs of military and veteran students.

"Unfortunately, for too long, bad-actors in the for-profit sector have exploited a loophole in the system—known as the 90/10 loophole—and taken advantage of our veterans and their generous education benefits," said Sen. Tom Carper (D-Del.), who introduced the Protect VETS Act along with Senators Jon Tester (D-Mont.), James Lankford (R-Okla.) and Bill Cassidy (R.-La.). "To be clear, not all for-profit schools are bad actors. In fact, many are doing a good job. However, I believe that



TO BE CLEAR, NOT ALL FOR-PROFIT SCHOOLS ARE BAD ACTORS. IN FACT, MANY ARE DOING A GOOD JOB. HOWEVER, I BELIEVE THAT ONE VETERAN MISLED OR MISTREATED BY A FOR-PROFIT SCHOOL IS ONE VETERAN TOO MANY. IN RESPONSE, I BELIEVE IT'S LONG PAST TIME FOR CONGRESS TO HEED THE ADVICE OF OUR NATION'S VETERANS SERVICE ORGANIZATIONS AND CLOSE THE 90/10 LOOPHOLE.

-Sen. Tom Carper (D-Del.)

one veteran misled or mistreated by a for-profit school is one veteran too many. In response, I believe it's long past time for Congress to heed the advice of our nation's Veterans Service Organizations and close the 90/10 loophole."

Introduced just days after Veterans Day, the bill represents the first bipartisan effort to close the 90/10 loophole. The support of Alexander could make a difference in becoming law.

"I appreciate the work Senators Carper, Cassidy, Lankford and Tester have done to take a highly partisan issue and create a bipartisan solution," Alexander said in a written statement. "This is a responsible and reasonable step to ensure that all of our military and veteran students are attending quality institutions worth their time and money."

In an effort to encourage schools to follow the 90/10 rule while legislation is working through Congress, the ratings program Military Friendly®, which highlights employers and schools that are providing better outcomes for veterans, made the move earlier this year to close the loophole in its yearly Military Friendly® Schools Survey methodology. While Military Friendly® can't close the loophole with legislation—which requires federal or station action—it has now made it a requirement that institutions applying for the Military Friendly® designation must be able to demonstrate that at least 10% of their funding is from non-government funded programs.

"Military Friendly® recognizes the importance of closing the 90/10 loophole and wanted to take action by doing our part to help drive responsible school behavior by officially recognizing it as a requirement in our annual Military Friendly® School survey," said Joshua Rosen, operations manager. "We are very excited to see congressional leaders and veteran advocates move forward with a bipartisan effort to make the change in law, as well."

Beginning with the 2020-2021 designation process, Military Friendly® will collect and analyze government data to determine whether a for-profit school earns more than 90% of its revenue from federal funding, to include GI Bill funds from the Department of Veterans Affairs and the Defense Department's Tuition Assistance funds in addition to Title IV Department of Education funds. Schools that exceed the 90% cap will not be eligible for the Military Friendly® Schools designation.

The decision to close the loophole was made by the Military Friendly® Schools Advisory Council (MFSAC) after thorough consideration. The MFSAC consists of 17 school administrators and veteran students who advise the Military Friendly® Schools program.

"We are an organization of veterans whose sole purpose is to support veterans and their families. Closing the loophole is a decision based on both our mission and our goal to provide the best data and support possible," said MFSAC member James Dubinsky, associate professor of rhetoric and writing at Virginia Tech and chairman of the VT Veterans Caucus.

MFSAC member Paul Esposito said closing the loophole is not an effort to single out proprietary schools, which are represented on the council. But the 90/10 rule in the Higher Education Act addresses only proprietary institutions.

"It does not matter to the council whether a school is for-profit or nonprofit. The goal is to ensure that our veterans receive a quality education while we remain vigilant stewards of our tax payer-based funds," said Esposito, who serves as director of the Auburn University Veterans Resource Center at Auburn University in Alabama.

The MFSAC considered opinions from both sides of the issue, including input from Patrick Murray, deputy director for the Veterans of Foreign Wars (VFW).

"We think that schools that offer quality education and degrees should not have difficulty finding students to pay out of their own pockets," Murray said.

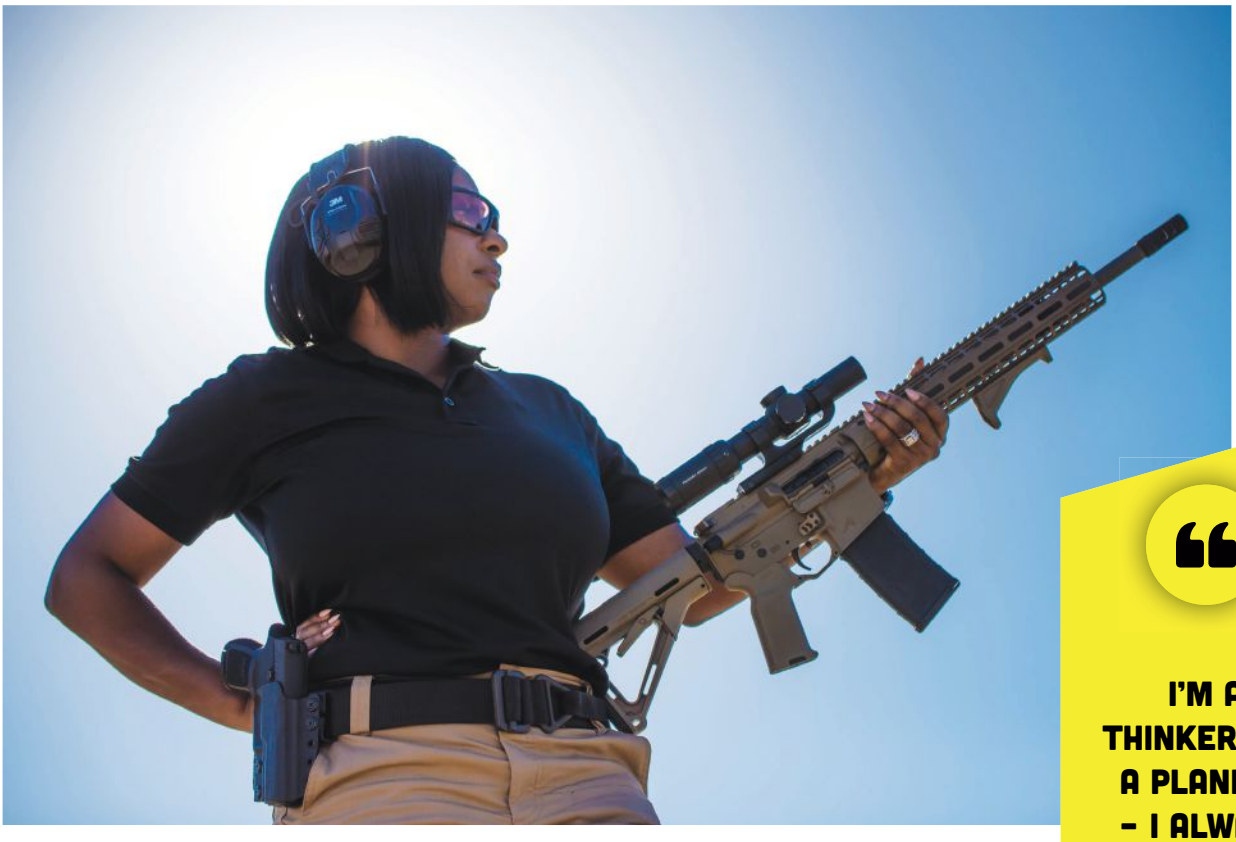
John Kamin, assistant director of Veterans Employment and Education for the American Legion, agrees.

"For nearly 10 years, the 90/10 loophole has been a regrettable footnote to the Post-9/11 GI Bill that allows proprietary institutions to leverage veteran recruitment to maximize federal student aid. The lack of transparency on schools taking advantage of the loophole has clearly hindered veterans' ability to be informed consumers," Kamin said. "Military Friendly®'s new methodology has effectively inoculated this unscrupulous tactic, and provides an excellent service to veterans charting their educational pathways." GI

HOME ON THE RANGE

Air Force firearms instructor preps for retirement by starting her own business while still active duty.

BY SARA HODON



ACTIVE DUTY MILITARY PERSONNEL don't have to wait until retirement to pursue their professional dreams. Avery "Skip" Skipalis, owner of Skip's Tactical Solutions, a firearms training and instruction company in Tampa, Fla., is still an active duty Air Force firearms instructor. She advises anyone on active duty to start planning for their next chapter – whether it's starting a business or seeking other civilian employment – as soon as possible.

"[First] find out what you're passionate about. Then go ahead and start it, and grow it. I'm less than four years from retirement and already thinking about my transition. With all the skills the military teaches us, we have people who are extremely knowledgeable and can get started on their dreams now," she says. "I would also suggest taking advantage of the veterans' programs that are out in the community. There's a stigma – 'You're active duty, you're not a veteran' – but there are still programs you qualify for if you're active duty."

Skipalis followed her own advice, starting her business in March 2018. Besides her military certifications, she completed instructor training through the NRA. Her core focus is firearms training (she teaches Introduction to Pistol, rifle and safe handling of firearms, offering classes for men, women and children) and selling accessories. She says she always wanted to start her own business.

"I realized the military taught me a skill that could be used on the outside as well. I'm a thinker and a planner – I always think long-term. My retirement date would be coming up soon, and what better way to plan for retirement than to work for myself?"

Once Skipalis decided to start her business, she read as much as she could about being an entrepreneur.

> **"I'M A THINKER AND A PLANNER – I ALWAYS THINK LONG-TERM. MY RETIREMENT DATE WOULD BE COMING UP SOON, AND WHAT BETTER WAY TO PLAN FOR RETIREMENT THAN TO WORK FOR MYSELF?**
>
> ***-Avery "Skip" Skipalis***

"I went straight to Google," she admits. "I did some research and knew I wanted to file an LLC [limited liability corporation] and filed it on my own. When I reached a certain point, I reached out to the Women's Business Center (WBC) in Tampa. I wanted to attend more events for veterans, but most of them are held during the day and I couldn't afford to miss that much work. The WBC set me up with a lot of resources so I could tap into that network."

Her military background and the Air Force's core values – "Service Before Self," "Excellence in All We Do," and "Integrity First" – guide her business philosophy. She explains: "I can't see how 'Service Before Self' wouldn't apply to every type of business. I take care of my customers above myself. My customers know this is not my main job but a side business. Although I'm in uniform 95% of the time, my customers are still a priority. 'Excellence in all we do' – I always maintain excellence not only in teaching, but in the information I'm putting out to my customers and on social media. And as for 'Integrity First' – I am my business. I'm the face of my company. I was 17 when I joined the military, and that has just stuck with me."

She admits it's been a challenge to juggle her business, full-time job and family responsibilities (she and her husband David, who is also active duty, have two sons age 13 and 10), but she is making it work. She says her husband (also a trained firearms instructor) will help her teach larger classes. "I stress that we're a family business, and we want to help other families," she says. "There's no equal balance. Both my husband's and my jobs are pretty demanding, so sometimes I have to utilize leave or schedule things to a T to make sure nothing interferes with the other."

She says good time management is essential for her to get it all done. "If I didn't have good time management skills, my business probably would've failed already. One of the main challenges I have is I'm providing a service, but I also sell accessories. I don't have a storefront so that makes it hard," she says. "With me teaching classes, I have to rent out space at other facilities, and it's not always the nicest space. There's also back-end costs for everything, so I have to charge my clients to cover those costs." She adds, "Not having my own location makes it a lot harder. I also have to do all my own marketing."

Because of the nature of her business, Skipalis has had a tough time promoting her offerings on some social media platforms. She launched her own podcast, Skip's Tactical Solutions Podcast, as another way to promote her offerings and engage in conversation about responsible firearms ownership. "My goal there is to educate people on firearms, accessories and the Second Amendment. I'm making it my mission to get good information out there. It's important to be a responsible gun owner."

As Skipalis continues to grow her client base and expand her offerings, she is constantly looking at what's next. "I definitely plan on growing my business. I want it to be a fully functioning, well-oiled machine so I can roll right into it full time in retirement," she says. "I also want to own my own range and storefront."

VETERAN SHARK TANK

DANIEL ALARIK, Army veteran and founder/CEO of Grunt Style, above left, hams it up during the presentation to the winner of the 7th annual Veteran Shark Tank on Dec. 9 in Philadelphia. Five regional winners competed for the $50,000 prize by pitching their business to a panel of five veteran judges. From left, Alarik, Rebecca Gray, Air Force veteran and executive director of Military & Veteran Affairs for presenting sponsor Comcast NBCUniversal; Arthur Toole, Army veteran, founder of MegRelief and winner of Veteran Shark Tank; and Alex Archawski, Navy veteran and founder of the Greater Philadelphia Veterans Network, which created the Veteran Shark Tank competition. The veteran 'sharks' included Alarik and Gray, as well as former NBA star David Robinson, a Navy veteran who co-founded Admiral Capital Group; John New, Army veteran and founder/CEO of WorkMerk; and Mark Rockefeller, Air Force veteran and co-founder/CEO of StreetShares.

Above right, *G.I. Jobs*' managing editor connects with Daniel Alarik, who has appeared in *G.I. Jobs* magazine and graced the cover of *G.I. Jobs*' sister publication, *Vetrepreneur®*.

PITT PRESENTATION

THE UNIVERSITY OF PITTSBURGH received its 2019-2020 Top 10 Military Friendly® School award during a college football showdown between Pitt and the University of North Carolina at Chapel Hill in Pittsburgh on Nov. 14. From left, Chris Hale, chairman of VIQTORY; Josh Rosen, operations manager for Military Friendly®; University of Pittsburgh Chancellor Patrick Gallagher; Steven Hernandez, Air Force veteran and veterans benefits coordinator for the University of Pittsburgh, and Pitt student veterans Jonathan Nocket, Navy, Brent Dudley, Navy, and Michael Bertha, Army.

NS2 SERVES: TRAINING & EMPLOYING VETERANS

BILL OFFUTT, left, vice president of government programs for VIQTORY (publisher of *G.I. Jobs*), helps celebrate the graduation of the 35th cohort of veterans and spouses from the NS2 Serves program Nov. 15 in Leesburg, Va. Established by SAP NS2, the free program trains and employs post-9/11 veterans, reservists, transitioning service members and eligible Gold Star spouses in high-tech careers. Sharing in the celebration are, from left: Col. (Ret.) Adam Rock, former commander of the Army's Soldier for Life program; Gen. (Ret.) John Campbell, former Army vice chief of staff and chairman of NS2 Serves; and Eric Eversole, vice president of the U.S. Chamber of Commerce and president of Hiring Our Heroes, a program of the U.S. Chamber of Commerce Foundation.

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