IN THIS CHAPTER

- Exploring your options for extending your commitment
- Avoiding common pitfalls servicemembers can make
- Circling around special circumstances that can affect your transition

Chapter 1

Kicking around the Idea of Moving to Fort Couch

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Around 200,000 people leave military service every year. Some choose to pop smoke after one enlistment term, others decide to head for the door after a long and illustrious career, and many are somewhere in between. Veterans of the U.S. Army, Air Force, Navy, Marine Corps, and Coast Guard all go through similar transition processes — and similar adjustment-to-civilian-life processes, too.

Depending on how long you've been in the military, the "outside world" may have undergone some pretty significant changes. You may have been insulated from many of those changes during your time in the military (the military is generally slower to change than society is). But even if the world hasn't changed much since you joined the military, one thing's for sure: *You have*. You're not the same person you were when you shipped out for basic training or joined your branch's officer training program. You've seen more of the world, experienced things that the vast majority of Americans haven't, and probably learned quite a bit about leadership (including how *not* to lead) along the way.

Making the decision to get out is a big deal, and it's not something you can take lightly. Ask yourself the following:

- Are my family and I prepared for the big changes that come with leaving the military?
- Do I have enough money stashed away to make it in the civilian world?
- Does my military job have a civilian counterpart?
- How hard is it to get a job?
- Am I ready to start at the bottom rung of the ladder at a new job?
- Am I eligible for education benefits, and how do I access them?
- What kind of safety net do I have?

Saying "I'm ready to get out, and I can handle what's on the other side" is easy. But in reality, navigating life with a DD-214 in your hand isn't always that black-and-white.

Looking for Greener Grass on the Other Side of the Perimeter Fence

Making the switch between military life and civilian life can throw you off balance — just like it did when you first joined the military. The difference is that when you joined, you had an instant support network. First-line leaders and higher-up supervisors were there to tell you what to do every second of every day. You didn't have to deal with uncertainty; everything you did was carefully mapped out by your chain of command. Most of the rest of your military career likely followed the same path, even if you made it to the top of the chain. You knew your mission, and you executed it. You had predictable pay, a housing allowance, and all the free healthcare you could handle (and then some).

But the civilian world doesn't have those built-in fail-safes. You're on your own unless you actively seek out help getting from Point A to Point B, and that may be something you're not used to doing. You won't have a first-line leader you can call with personal problems — civilians tend to keep work and home life separate — and you won't have access to many of the resources that the military provides, such as free doctor's visits and prescriptions, housing and subsistence allowances, or extreme predictability on a day-to-day basis. In the military, you had to show up in the right place, at the right time, in the right uniform. In the civilian world, you find many more variables.

Still, for most people, getting out of the military is exciting. It definitely has a honeymoon period, one that can stretch long past your first day of terminal leave. You'll sleep in and probably even take great pleasure in rolling over in bed and thinking about your friends who are stuck doing physical training at 6:30 a.m. (you may as well start getting used to the a.m./p.m. thing now) while you still get to lounge for a while. You may stay in your pajamas all morning, hit the golf course when you'd normally be starting work, or even binge-watch your favorite streaming shows. It's going to feel like a vacation.

But eventually, it *stops* feeling like a vacation. Your final paycheck comes in after you reach your expiration of term of service (ETS) or end of active obligated service (EAS or EAOS). Hopefully by that time, you're working at a job you like, you're enrolled in school, or you're otherwise on the path to your future success.

Mapping the terrain: What it's really like "out there"

The civilian world is a lot different from what you're used to, whether you were in for 3 or 30 years. Although your job may be the biggest culture shock you face, you'll have to account for the following:

- **Housing:** As a civilian, you're not required to move every two to three years, so you need to find permanent housing and get used to staying put. Civilians consider school zones, job opportunities, cost of living, and a wide range of other issues before making a move.
- **Finances:** Civilians don't typically get a housing allowance, free health insurance, or a Thrift Savings Plan. Most can quit (or be fired) at any time, so they have very little predictability in pay. They have no emergency relief fund they can tap into for a loan, either. Government assistance programs do exist (I cover those in Chapter 21), but when you're a civilian, you're largely on your own.
- **Relationships:** If you go back to your home of record, your relationships with the people who have been there the whole time may have changed. Your family dynamics may also change. You don't automatically get military-issue friends, either.
- **Communication:** Your communication style has almost undoubtedly changed since you joined the military. You most likely use direct, to-the-point, and often blunt communication techniques (sometimes peppered with colorful language) because you *had* to during your time in the service, but that can frustrate civilians and cause you a whole host of problems.

Conducting a risk assessment with facts and statistics

A 2019 Pew Research Center study found that returning to civilian life poses unique challenges that many vets are unprepared for. The study looked at 2,371 veterans who served during a pretty wide range of conflicts, beginning with the Vietnam War and the post-9/11 period. Here are some of the results:

- Among post-9/11 veterans, 16 percent said their reentry to civilian life was "very difficult," and 32 percent said it was "somewhat difficult." Those getting out of the military during the post-9/11 period, which includes you, reported having a harder time readjusting than Vietnam and Korean War-era veterans did.
- If you've served in combat, know that 46 percent of your peers said that readjustment to civilian life is difficult.
- Fifty-three percent of vets who had traumatic experiences had a difficult time, and 66 percent of vets diagnosed with PTSD categorized their experience as difficult, too.
- People have a harder time adjusting to civilian life if they
  - Experienced a traumatic event
  - Were seriously injured
  - Are a post-9/11 veteran
  - Served in combat
  - Knew someone who was killed or injured

On the other hand, you're more likely to have a smoother transition if you're a college graduate, you understood your mission while you were in the military, you were an officer, or you're extremely religious.

TECHNICAL STUFF

The U.S. Department of Labor keeps tabs on the number of veterans who have jobs based on how many file for unemployment benefits. You can check the current statistics at `www.dol.gov/agencies/vets/latest-numbers` and keep an eye on trends if you're interested. Likewise, the VA tracks the number of homeless veterans by using the U.S. Department of Housing and Urban Development's Point-in-Time, or PIT, count. If nothing else, the numbers you see there will motivate you to start your job search and line up new housing *long* before you get your DD-214.

I'm not telling you this info to freak you out. I'm telling you so that you don't get out there and crash and burn. If you know what to expect, you can create a battle plan that ensures you're as successful as possible. I know people whose best life choice was to get out of the military — and I know people who should've stayed in and built themselves a better foundation. I want you to use your time in the military as a stepping stone to bigger and better things, whether you were a short-timer or you gave the military several decades of your life.

Deprogramming and reprogramming for civilian life

When you joined the military, your drill instructors chased the "civilian" out of you and instilled military values, traditions, and knowledge in its place. A 2012 study published in the journal *Psychological Science* found that former service-members are less "agreeable" than their civilian counterparts are (including those who never spent time downrange or suffered trauma). The good news? That's probably great for your career, provided that you can harness the personality traits you acquired in the military and use them to your advantage. However, you still need to make a few adjustments to make your transition easier. Table 1-1 shows the major differences between military and civilian life.

TABLE 1-1 Major Differences between Military and Civilian Life

	Military	Civilian
Pay	You get basic pay, special pay, and tax-free status when deployed to a combat zone; you don't get overtime pay.	Your pay is often higher than military pay, especially if calculated hourly; you do get overtime benefits.
Housing	The military provides it (either through a physical location or money to pay for rent or a mortgage payment).	You pay for your own housing.
Food	You get a basic allowance for subsistence in your paycheck to offset the cost of food, or free food at military dining facilities; you have commissary shopping privileges.	You pay out of pocket; you may have commissary shopping privileges in some circumstances.
Healthcare	You get free, full coverage for you and your immediate family.	You pay for some or all of your own health insurance, plus copays.
Gym membership	You get free membership, complete with expert fitness trainers.	You pay out of pocket.
Life insurance	You get free life insurance.	Some employers have life insurance plans you can pay for.
Education	Education is free while you're in using Tuition Assistance; certifications and credentials are available free. You're eligible for the GI Bill when you leave the military.	You pay out of pocket (unless you use your GI Bill).
Vacation	You get 30 days of paid leave per year.	Your vacation time varies.
Work hours	You're on call every day.	You generally work 40 hours per week for full-time.
Retirement	You get paid a pension after retirement.	Many companies offer no pension.

You may have to actively try to tone down your military bearing and assimilate yourself back into society. You're used to a high OPTEMPO and a lot of structure, and that just isn't part of everyday civilian life. Some of the most common "reprogramming" challenges veterans face include the following:

- Relating to people who don't know, or don't understand, what you've experienced in the military
- Reestablishing a role in the family you left behind when you joined the military
- Joining or creating a community outside the military, which provided a ready-made community for you and your immediate family
- Getting used to an environment with less structure than the military provides
- Providing basic necessities without housing allowance, cost-of-living adjustments, or free health insurance
- Adjusting to a different pace, both in life and at work

TRANSITION AND YOUR FAMILY: HOW HARD IS IT?

Transitioning out of the military affects your whole family. Your immediate family has its own routines and traditions, and leaving military service disrupts them. Your spouse will have to find a new job (just like after a PCS move), your kids will change schools, and you'll all have to adjust to living in a new location, even if you've been there before. Your spouse has probably heard the phrase "Bloom where you're planted" more often than they care to recall, but it's never more important than when you leave military service. Your family will have to look for or create a new community wherever you land, make new friends, and maybe even develop new hobbies that don't have anything to do with the military in order to stay engaged. Each of you may also have to reestablish your roles with other parts of your family, including parents, siblings, and grandparents. Talking to your family about transition long before you start the process is a good idea. Establish your expectations, including who will take care of household tasks, when you'll get a job or start school, and how your day-to-day lives will change. Many resources are available to spouses and children of family members, including help through Military OneSource and the other sources I describe in Chapter 2, which your family can use for up to a year after transition.

WARNING

Any Veterans Administration rep can tell you that a staggering number of veterans go to the VA because they have no money, no job, and no permanent housing plan. Learning all the skills necessary to thrive outside of the military can be hard — especially if you've been in the military your entire adult life — but it *is* possible. Like the military tells you, proper planning is the key. Take advantage of your branch's transition program, which I cover in Chapter 2, to get yourself ready for the civilian world and position yourself for success.

Extending Your Commitment: Waiting a While Longer to Decide Is Okay

If you're not 100 percent positive that you want to get out of the military, *don't*. Kicking the can down the road is totally fine. Talk to your retention NCO about your options. You may be able to reenlist for a short period, or you may choose to reenlist for another full contract so you have more time to get your affairs in order. (If you're being forced out, see the later section "Involuntary separation: Getting out when you have no choice.")

Often, reenlisting comes with its own benefits. You may be able to choose your next duty station and potentially even get a retention bonus if you're in a critical job that's facing shortages.

You may consider *reclassifying* — changing jobs to see how you like a different version of your branch — or taking another career path, such as becoming a warrant officer or a commissioned officer. Or you can switch branches altogether. That option seems drastic, but if you're not fully prepared to dive back into the civilian world, it may be the best choice for you. You can find out about the jobs available in other branches by visiting their recruitment websites:

- GoArmy.com
- AirForce.com
- Navy.com
- Marines.com
- GoCoastGuard.com

If you want to change branches, you need to write a letter explaining your intentions to switch and complete a DD Form 368, Conditional Release, with a recruiter from the branch you want to join. If your branch agrees to release you, the recruiter will help you get into your new branch. You may have to attend a familiarization

course (such as when you join the Air Force after being part of another branch) or attend that branch's basic training (such as when you join the Marine Corps). And if you get out and panic, you may still be able to join another branch; it's just a little extra work and a lot of extra anxiety, which you can avoid if you make the choice *before* you ETS. (Go ahead — ask me how I know.)

TIP

In 2021, the Army permanently adopted the *Career Intermission Program*, or CIP. The CIP allows you to take up to a three-year break in service to do whatever you'd like in the Individual Ready Reserves, or IRR. Under the CIP, you earn two-thirtieths of your basic pay, keep your healthcare benefits and commissary privileges, and carry forward up to 60 days of leave when you return to an active status. For every month you spend in the CIP, you incur a two-month obligation to the Army.

WARNING

If you get out of the military and want to get back in later, after a break in service, it may not have room for you — at least not at your previous rank. You may have to take a reduction in rank when you have a break in service, and if it's been too long, you may have to go back to basic training or retake the course that prepared you for your job. You'll also have to reapply for your security clearance, which may expire when your contract with the military does.

Extension programs

The military has explored short-term extension programs, particularly in light of unemployment conditions in the civilian world, in the recent past. Your branch may offer a program that allows you to extend your contract for six months to a year so that you can reevaluate your options. However, some branches restrict these special short-term contracts to people in critical jobs or in certain locations — and you probably won't be eligible for any kind of reenlistment bonus for a short-term extension.

THE ARMY'S INTER-SERVICE TRANSFER PROGRAM

The Army has a special program for servicemembers from other branches. The Inter-Service Transfer program, or IST, allows you to leave one branch to join active duty service in the Army. If you're an E-1 through E-4, you retain your grade and the same date of rank, but if you're an E-5 or above, U.S. Army Recruiting Command evaluates whether you're eligible to keep the same pay grade and DOR. You're subject to the Army's Prior Service Business Rules, which are managed by Human Resources Command, and you must pass a MEPS physical, as well as meet Army height and weight standards. This program is available to enlisted servicemembers, warrant officers, and commissioned officers.

Considering a stint in the Guard or Reserves

When I talked to my retention NCO about ETSing from the Army, he suggested that I join the National Guard or Reserves. I scoffed, thinking that I'd never be a "Weekend Warrior." But he was on to something: The reserve components are still part of the military, and they can help ease your transition into the civilian world.

Like active duty, the reserve components require enlistment contracts. You can negotiate your contract with your retention NCO or a recruiter in the reserve component you choose to join. These are your options:

- Army National Guard
- Army Reserve
- Air National Guard
- Air Force Reserve
- Navy Reserve
- Marine Corps Reserve
- Coast Guard Reserve

Each of these branches is subordinate to the federal government except the Army National Guard and Air National Guard. If you're in a reserve unit, the department that heads your component (the Army, Air Force, Navy, or Coast Guard) can *activate* you (call you into active service) at any time. It also means that if you move to another state, you don't have to find a recruiter and rejoin the reserves; you can do a lateral transfer instead. On the other hand, both Guard components answer to state governments *and* the federal government, which means that the governor of your state can activate you to respond to local or statewide emergencies, and the president of the United States can activate you to participate in federal missions.

Additionally, when you're part of a reserve component, you may have access to full-time military jobs through Active Guard Reserve (Army), Air Reserve Technician (Air Force), or Full-Time Support (Navy and Marines) employment. Each of these programs has its own requirements, and you must be a member of the reserve component before applying.

YOUR INDIVIDUAL READY RESERVE OBLIGATION

Everyone who joins the military signs an agreement to be part of the Individual Ready Reserve, or IRR, for a term of eight years. If you get out of the military after fulfilling your original contract, you're still technically at the U.S. government's disposal. For example, if you sign a three-year contract, complete your tour, and ETS, you're automatically transferred into the IRR and remain in it for five years. While in the IRR, you're required (you signed a contract, remember?) to provide your branch's human resources command with your current contact information, attend muster duty when ordered to, promptly respond to all official military correspondence, and be ready to be involuntarily mobilized in a time of national crisis. Essentially, you're part of a pre-trained pool of talent that the military can fall back on in an emergency.

TECHNICAL STUFF

The reserve components are different from civilian auxiliaries, such as the Civil Air Patrol, Coast Guard Auxiliary, Merchant Marines, and Marine Corps Auxiliary. They're also different from state guard units, although some states' guard units train at the same armories and use the same facilities that reservists and members of the National Guard use.

And in case you were wondering, I *did* join the National Guard after a few months' break in service. It was a good stepping stone, and although it was vastly different from my time on active duty, my prior active Army service opened a lot of doors for me.

Sweeping for Common Landmines That Can Derail Your Plans

When you make the decision to get out of the military — or, if you're like many people, you waffle back and forth about getting out until your retention NCO tells you to do your business or get off the pot — you have to maintain your military bearing and avoid common pitfalls that many about-to-be-free servicemembers fall into. Make sure you don't

- **Make a decision too hastily:** Unless you've done your homework and you're certain you're prepared, getting out may not be the little slice of heaven you think it will be. Be sure you're completely prepared to find a job, pay for health insurance, secure housing, and take advantage of the benefits available to you before you make a final decision.

- **Fail to square away your military paperwork:** Listen to the old, salty E-7s in your unit when they tell you to document everything in your medical files, put away some cash, and get all your military awards, decorations, and certifications entered into your records.
- **Burn any bridges:** Now is not the time (nor is *any* time) to go into your commander's office and tell them just how much you hate your unit. Likewise, be careful not to burn bridges with anyone you come across. In fact, you should use this time to establish and build up your connections, which I cover in Chapters 3 and 9.
- **Blow all your money:** Save your money before you get out of the military; you're going to need it. There's no such thing as a free lunch in the civilian world. Everything costs money, from paying for rent and doctor's appointments to buying professional work clothes and filling up your tank to sit in traffic. (You think the gates are bad? Wait until you get on the expressway during rush hour.) That may mean swapping out the sports-car you bought after your last deployment for something more sensible, like a gently used sedan, and taking it easy when you're on terminal leave. Unless you've been saving your pennies for a decade to take that Hawaiian vacation, put it on the back-burner for now.
- **Drop the ball on finding a job and securing housing:** Try to line up a job and place to live before you get your DD-214. These are things you should start doing six months to a year before you get out of the military. Be realistic and realize that a minimum wage job isn't going to get you a penthouse in Manhattan; lack of an MBA and a business plan will probably prevent you from getting a small business loan; and staying with your parents or your in-laws is probably a less-than-ideal housing plan. You have to build your own safety net in the civilian world, and it's not as easy as you may think.

Even if you do make a few mistakes, your proverbial goose isn't cooked. You can rebound, but it's easier to avoid these problems from the start. The better-prepared you are, the smoother your entire transition and readjustment process will be.

Preparing for a Relaxing Retirement

Retiring from the military definitely has its perks. You get BX/PX and commissary privileges for life, you have a great healthcare plan, and you get a steady paycheck until you go toes-up. But before you can claim those well-earned benefits, you have to take on a few additional responsibilities. First, you have to submit your retirement request and wait for your branch to approve it; then, you need to set

your sights on retirement-specific transition programs. As a soon-to-be retiree, you get to take advantage of your branch's Transition Assistance Programs up to two years before you get out.

Your branch likely has a wide range of retirement-specific programs available. For example, the Army's Retirement Services (`soldierforlife.army.mil/Retirement`) requires you to attend a retirement planning seminar and provides additional retirement planning briefings and guides.

Involuntary Separation: Getting Out When You Have No Choice

Sometimes you have no way around it: Your military career ends without your consent. Regardless of the reason, *don't panic*. You can still prepare for your future and use your remaining time in the military to your advantage. You may even qualify for severance pay or unemployment benefits on your way out the door.

Breaking down the types of involuntary separation

Uncle Sam can show you the door for myriad reasons, whether you're an enlisted servicemember, a warrant officer, or a commissioned officer. Involuntary separation boils down to two main types: administrative and punitive. *Administrative discharges* are for things such as force reduction, violations of the Uniform Code of Military Justice (UCMJ) that don't require a court-martial, and failure to meet standards. *Punitive discharges* are punishments, such as when a servicemember is sentenced to discharge after a criminal conviction.

Here's a short (and incomplete) list of things the military can involuntarily separate you from service for:

- Failure to adapt to the military
- Bad conduct, such as a violation of the UCMJ or civilian laws
- Failure to meet minimum standards, including height and weight, physical fitness, failure of selection of promotion (you know it as *failure to promote*), and other types of performance shortcomings
- Medical or health (including mental health) reasons

- Reduction in force (downsizing)
- Drug or alcohol problems
- A pattern of misconduct for making multiple mistakes

Your discharge is characterized as honorable, general (under honorable conditions), other than honorable (OTH), dishonorable, or one of a handful of other classifications, which I cover in Chapter 5. OTH discharges are the most "severe" form of administrative discharge. They're sometimes given to servicemembers who have been convicted in civilian courts and those who have brought discredit upon the service.

TECHNICAL STUFF

In some cases, servicemembers can use OTH discharges like civilian plea bargains — they make deals with the military to accept an OTH discharge instead of being subjected to a court-martial.

Each branch has its own terms for involuntary separation. Your branch may call it *being chaptered,* an *admin discharge, show cause,* or *officer elimination,* but no matter what label you put on it, it ends your military career and can affect your future.

TIP

You should contact your Judge Advocate if you're facing involuntary separation to discuss your options — and for Pete's sake, don't just start signing documents because you think you must.

Finding out whether you qualify for severance pay (and how much that is)

Department of Defense Instruction 1332.29 governs who's entitled to severance pay after involuntary separation from the military. In order to qualify, your separation must be classified as honorable or general (under honorable conditions), and you must have completed at least 6 (but fewer than 20) years of service before your involuntary discharge. Head to the preceding section for more on discharge classifications. If you're in a reserve component, you must have served at least six years of continuous active service immediately prior to your separation. Some people get full involuntary separation pay, or ISP, while others get half.

Full ISP

You can get full ISP upon involuntary separation from the military only if one of the following is true:

- You're fully qualified for retention but are denied reenlistment because of established promotion or high year of tenure policies (this bit goes for officers who decline continuation, too) or because of a reduction in force.

- You're a commissioned or warrant officer being separated in accordance with Chapter 36 of Title 10, U.S.C. or Section 580, Section 1165, or Section 6383 of Title 10, U.S.C.

You can also qualify if you're a reserve commissioned officer or warrant officer who is separated or transferred to the Retired Reserve in accordance with Chapters 573 or 861 of Title 10, U.S.C. You must also agree to serve in the Ready Reserve of a reserve component for at least three years following your separation.

To receive full ISP, *none* of the following conditions may apply to your separation:

- You requested the separation.
- You declined training to qualify for a new skill or rating as a precondition to reenlistment or continuation.
- You're an officer who has been separated for twice failing to promote, and either or both of those failures were the result of your submitting a request not to be selected for promotion, or you otherwise directly caused your non-selection through written communication to the selection board in accordance with Section 614(b) of Title 10, U.S.C.
- You're an officer who has been separated for twice failing to promote when you were offered and declined a continuation for a period that's equal to (or greater than) the amount that would be required for you to qualify for retirement.
- You're released for training.
- You're eligible for retired or retainer pay.
- You're released for performance, misconduct, or other disciplinary reasons. This item includes unsatisfactory performance (with very few exceptions, which may qualify you for half ISP) or substandard performance, moral or professional dereliction (which applies to officers), release due to execution of a court-martial sentence, being dropped from the rolls of the military service, or separation under other than honorable conditions. The following section has details on half ISP.
- You're a warrant officer who elects to enlist after your appointment is terminated.
- You're separated under a service-specific program established at a no-payment level by the secretary of your branch, or the secretary of your branch determines that you aren't entitled to a separation payment (which only happens in extraordinary cases).

Full ISP is 10 percent of the product of the number of years of active service and 12 times the monthly basic pay you received at the time of discharge or release from active duty or active service. Sound confusing? Math's not my strong suit, but it means that full ISP $= \left(\text{years of service} \times \left(\text{your monthly base pay} \times 12\right)\right) \times 0.1$. Here's what the math looks like if you're an E-5 with seven years of service, which means your monthly pay is about $3,200:

$\$3{,}200 \times 12 = \$38{,}400$

$\$38{,}400 \times 7 = \$268{,}800$

$\$268{,}800 \times 0.1 = \$26{,}880$

In this example, the military will pay you $26,880 in separation pay if you qualify for full ISP. (Check the most recent pay chart on the Defense Finance and Accounting Service's website if you aren't sure exactly how much your monthly salary is. DFAS updates its pay tables each year.)

Half ISP

Half separation pay is authorized only if you meet the time-in-service requirement, your separation is honorable or general (under honorable conditions), and you're being separated *instead of board action* for

- Weight control failure
- Purposes of parenting or gaining custody of a minor child
- Reasons under the military personnel security program
- A disability that existed before service
- Mental or physical conditions and circumstances that don't constitute a disability
- Alcohol or drug abuse rehabilitation failure
- Failure to meet minimum retention standards

You may also qualify if you're being separated under a service-specific program or you accept an earlier-than-retirement separation.

Half ISP is 50 percent of the full ISP amount (see the preceding section). So if your full ISP amount would be $26,880, the military will pay you $13,440 half ISP.

YOUR SEPARATION STATUS AFFECTS YOUR BENEFITS

Although many involuntary separations result in honorable or general (under honorable conditions) discharges, some result in dishonorable discharges — and the way the military categorizes your separation status impacts the benefits you're entitled to receive. With a dishonorable discharge, you can't use your GI Bill or your VA loan benefit, receive retirement pay, or touch most of the other benefits that people with honorable or general discharges are entitled to receive. Anything other than an honorable discharge may even prevent you from being able to join another service branch; you'll receive a reenlistment code on your DD-214, which I cover in Chapter 5, that determines whether you're qualified for future military service.

Dueling with ETS as a Dual-Military Couple

If your spouse is also military, one or both of you may be due to ETS. When you both get out at or near the same time, your challenges are a little different than most people's. That's mainly because you're losing two incomes (and two housing allowances) and both have to strike out in the civilian world to make your own fortunes.

When your other half is staying in, one of the first things you need to do is go to the DEERS (formally, the Defense Enrollment Eligibility Reporting System) office with your spouse — or a power of attorney — and get a dependent ID card. When you ETS, you turn in your common access card, so your dependent ID is your ticket to getting on post and using the benefits conveyed to you through your spouse's continued service.

TIP

If you're ETSing from overseas, your spouse must fill out and file command sponsorship paperwork if you want to stick around. And if you have children or other dependents that *you* (rather than your spouse) sponsored, your spouse will have to get command sponsorship for them, too. Otherwise, the military won't pay your overseas housing allowance and you may be restricted from on-post amenities.

Making the Most out of Terminal or Separation Leave

Terminal or separation leave is like the icing on the cake. You're still being paid for your military service, but you're on leave — and when your leave is up, you're a civilian. Sleep in the first few days; you certainly earned it! But don't rest on your

laurels for too long, because this time is a golden opportunity. You have *paid time off* to look for another job, find a place to live, and square away all the tasks I outline for you in this book.

TIP

If you're retiring or being involuntarily separated — provided that your discharge is honorable — you may be authorized up to 30 days of leave to find a job and a place to live. You may be eligible for transition PTDY, which lasts up to 10 days, if you can't take 30 days of leave. That's in addition to whatever other leave you have saved.

TIP

Your spouse, if you're a retiree or an eligible involuntary separatee, is authorized to take one round trip on a military aircraft without you, using space-available (Space-A) travel for house- and job-hunting. Talk to your finance office and the personnel at the flight terminal for more information on claiming this benefit.

You may be able to sell back your leave for cash if you'd rather do that than take paid time off. This option may make sense if you already have a job lined up and you're starting immediately, particularly if you don't want to wait for your normal paycheck to come in. You can only sell back leave if you're being honorably discharged or if you're an officer separating under honorable conditions. The military will only buy back up to 60 days, though, and that's a cumulative total. So if you've ever sold back leave in the past, it counts toward what you can sell back at the end of your career.

When you sell back your leave, the military pays you your base pay only. You don't get entitlements, such as BAH or BAS, in your lump-sum payment. For most people, selling back leave doesn't make sense; they make more money if they take terminal or separation leave.

TIP

You earn 2.5 days of leave every month that you're on the military's payroll. If you have 60 days of leave saved up, taking terminal leave rather than selling back what you already have may make sense. Why? Because after two months, you'll have earned five more days of terminal leave. That translates into five paid days you didn't have before, which puts extra cash in your pocket.

Considering Special Circumstances That May Affect Your Transition

Military transition is different for everyone, and you may have special circumstances that change your plans (or your outcome). Aside from the type of discharge received, some of the most common issues servicemembers encounter

when leaving the military involve citizenship, divorce, owing the military money, or involvement in legal issues.

Swearing in as a citizen

I went to Basic Combat Training with a woman from Jamaica who was interested in gaining U.S. citizenship through the Army. It makes sense; people who take this route have shorter residency requirements, no state-of-residence requirement, and waived application fees. You need only one year of honorable service before you file your Form N-400, Application for Naturalization, with the U.S. government, so many people gain citizenship before their first contract expires.

If you haven't gotten around to filing your Form N-400 by the time you ETS, now is the time. Many military installations have a designated U.S. Citizenship and Immigration Services liaison (usually in the JAG office, the community service center, the Department of State family liaison service, or a similar office) who can help you through the process. You need your chain of command to fill out Form N-426, Request for Certification of Military or Naval Service, to show that you have at least a year of honorable service under your belt.

You can still apply for naturalization after you get out of the military by using an uncertified copy of Form N-426 and your DD-214. However, if your I-551 Permanent Residence Card expires shortly after you ETS, renewing it needs to be on your radar. You *must* renew your lawful permanent resident status, or you may be unable to get a job (even with military service under your belt!), buy a house, or even renew your driver's license.

Heading for Splitsville: Divorce and transition

Divorce isn't easy under any circumstances, but when it coincides with military transition, things can become a little tougher. If you divorce while you're in the military, your spouse may be entitled to some benefits, including a monthly stipend; if you divorce while you're on the way out the door, things become a little more complicated. Your best bet is to consult with an attorney in the state that has jurisdiction over your divorce. You can talk to attorneys at JAG, but they can't represent you in any civil legal proceedings; they can only give you advice.

Although you and your soon-to-be ex will lose some of the benefits associated with active duty service, your spouse may be entitled to retain some of them. Generally, an unremarried former spouse can keep their ID card and privileges if the 20/20/20 rule is satisfied. The rule requires at least 20 years of marriage, 20 years

of military service, and 20 years of overlap of the marriage and the military service. Additionally, if you're a retiree, your spouse may well be entitled to some of your pension.

WARNING

Don't fall for the myth about having been married for at least ten years, either — your spouse may be entitled to part of your pension even if you were married only a short period of time. (The ten-year myth probably comes from the 10/10 rule, which says that if you were married for at least ten years and have ten years of overlap between the marriage and military service, your spouse's pension payments will come directly from DFAS. If your situation doesn't satisfy the 10/10 rule, you'll be the one responsible for making payments.)

WARNING

You can't tell your spouse to give up their military ID card or take it away yourself. Only the U.S. government has that authority. Likewise, you can't prevent your spouse from accessing military benefits available to all other spouses, including base or post access, even if you're in the middle of a divorce, and even if you know that your spouse will lose those benefits in the future. Your spouse's dependent status is between them and the government, so don't get in the middle of it.

Child custody is another matter, and you should certainly talk to your attorney about your options. Your custody arrangement will be subject to the laws of the state that has jurisdiction over your case. And no matter what else you do, *don't take advice from barracks lawyers.*

Making good on military debt

Whether you borrowed money from your branch's community service organization or you owe the Central Issue Facility several hundred dollars for a Kevlar helmet that someone jacked (I talk about the only thief in the military in Chapter 4), having an outstanding balance may hold up your ETS process. You have to pay what you owe before you can clear.

If you owe DFAS because you were overpaid at any point during your career, you need to know that the Pentagon can send your debts to collection (and put your credit score at risk). DFAS is in charge of other types of debt as well, although not those related to your branch, such as clothing and tactical gear issuance. You may be able to ask DFAS to waive your debt by filing DD Form 2789, but it can't clear debts you owe to

- Army and Air Force Exchange Service
- Defense Intelligence Agency
- Department of Veterans Affairs

- Department of Defense Education Activity
- Environmental Protection Agency
- Health and Human Services
- U.S. Coast Guard

For the most part, you must pay *all* your military debt before you can ETS. That's why each branch makes you go around your installation and collect signatures from every organization you could possibly owe money to — even the library, where they'll cross-check your ID card and dependents' names for late fees on books and video games. However, in some situations, you can negotiate payment plans with individual organizations.

WARNING

If you're currently signed for anything in the military, whether it's a set of night-vision goggles, a cage full of M-50/M-51 pro-masks, a truck, or an entire arms room, get someone else to sign for it as soon as you start the ETS process. Get copies of the transfer paperwork, too. If nobody will sign for it, go up your chain of command until the issue is resolved. Regulations in all the branches address "command supply discipline" and require someone to maintain responsibility for all military equipment.

Being part of a military investigation

Being part of a military investigation can change your ETS plans. Naturally, if you're not the *subject* of the investigation, you can simply participate in it when asked and go about the business of outprocessing. Normally, the military can't extend your contract without your consent, but during an active investigation in which the military suspects you of a crime or violation of the UCMJ and has an "eye toward prosecution," it can keep you under its umbrella to follow through (and, if applicable, punish you). If the investigation centers on you, you probably aren't going anywhere until it's resolved. That's true whether you're subject to non-judicial punishment for a UCMJ violation or you're court-martialed.

If you're convicted in court-martial proceedings, your term of service may even be extended while you serve your sentence. The military uses three types of court-martial, and each has the ability to extend your contract for the duration of your trial and punishment:

- A *summary court-martial* can put you behind bars for 30 days, reduce you in pay grade to E-1, reduce your monthly wage to one-third, and put you on 45 days of unconfined hard labor.

- A *special court-martial* can send you to jail for up to a year, reduce you in pay grade to E-1, reduce your monthly wage to one-third for six months, put you on hard labor under restriction, and finally hand you a bad conduct discharge.
- A *general court-martial* doesn't have a maximum sentence; it depends on the offense. However, the military has the ability to sentence you to life in prison with hard labor, and it does reserve the right to use the death penalty.

Picking up civilian criminal charges

Civilian criminal charges can throw a wrench in your ETS plans. After the civilians are through with you, the military may have a chance to prosecute you, too. In a case like that, the military can extend your contract without your input in order to investigate you and use non-judicial punishment (such as an Article 15) or try you through a court-martial.

If you're suspected of or accused of a crime, your best bet is to seek qualified legal advice (barracks lawyers don't count) before anyone — civilian or military — has a chance to question you.

REMEMBER

A civilian conviction, even without a subsequent military conviction, can change the type of discharge you receive, taking you from honorable to other than honorable with a few taps of a keyboard. With a subsequent military conviction through a court-martial, you may even be looking at a dishonorable discharge.