

# NEWSLETTER



## MILITARY-TO-CIVILIAN TRANSITION



Photo by Tara Winstead from Pexels

As a Service member's military career comes to an end, the transition to civilian life can bring a variety of opportunities and challenges. A Personal Financial Manager (PFM) can be a strong support during the military-to-civilian transition by preparing Service members for financial considerations and by equipping them with resources to aid in transition. Some financial considerations include:

- **Post-Transition Spending Plan Changes:** Service members need a plan for the potential change in income that may come with transition. One consideration is to set aside extra savings for a transition fund.
- **Benefits Available During and After Transition:** Service members should be familiar with and take advantage of the benefits available to them and their dependents.
- **Education:** Service members may qualify for educational benefits. They also may be able to transfer some of their Post-9/11 GI Bill benefits to dependents, but this has to be done while they are still on active duty.
- **Career:** PFMs can help Service members think through their skills, training, and experiences and how those may transfer into the civilian workforce.
- **Health Insurance:** Service members should look into TRICARE plans that may still be available to their family, as well as consider how their or their spouse's future employment might impact health insurance needs.

The Department of Defense [Transition Assistance Program](#) (TAP) is a great resource to help Service members clarify their post-transition goals and understand their benefits. For more information on the military-to-civilian transition, check out these articles from [Military One Source](#) and the DoD [Office of Financial Readiness](#).

Join us for our August 17th webinar, a train-the-trainer event on financial planning for transition.

## Welcome

On August 17, the DoD Office of Financial Readiness and the Military to Civilian Transition Office will conduct a train-the-trainer on financial planning for transition. RSVP: <https://militaryfamilieslearningnetwork.org/event/104645/>

In September, Dr. Chris Wilmer of the University of Pittsburg and Mr. Dan Rutherford of the Commodity Futures Trade Commission will present on cryptocurrency, including how it works, current research, and avoiding scams. RSVP: <https://militaryfamilieslearningnetwork.org/event/104655/>

## Mark Your Calendar!

*CEUs will be offered for  
AFCs, CPFCs, and CFLEs.*

**AUGUST 17** [Financial Planning for Transition: Train-the-Trainer](#)

**SEPT 28** [Cryptocurrency: How It Works, Current Research, and Avoiding Scams](#)

Watch recorded webinars and earn CEUs from events presented within the past 3 years.

[militaryfamilieslearningnetwork.org/personal-finance/webinars/](https://militaryfamilieslearningnetwork.org/personal-finance/webinars/)

[Click here!](#)