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Transition Guide 2016

*Ideas and action steps for your
post-military career*



Setting a Course for Life After the Military

WHETHER YOU'VE SERVED THREE YEARS OR 30 IN THE MILITARY, THE TIME WILL COME TO TRANSITION INTO PHASE II: LIFE AFTER THE MILITARY.

At times, transitioning from military to civilian life might seem overwhelming. In this guide, transition experts offer ideas and action steps to help you make the journey to your post-military career, which, for many military officers, is the first time in their professional lives they're on a pathway without a known destination. Consider the following steps:

1. PREPARING FOR THE JOURNEY.

The transition from military to civilian life can be filled with varied

and, at times, conflicting emotions, ranging from highs to lows of excitement, anxiety, happiness, uncertainty, adventure, and insecurity. While these emotions are real and valid, don't let them control you. It's important to prepare for this transition by focusing on your total well-being. As Ken Falke, founder and chair of Boulder Crest Retreat for veterans and family wellness says, "You can't transition when you're in pain." An important way to smooth your journey into Phase II, life after the military, is to take time to assess and improve your total well-being before leaving service.

2. ASK YOURSELF THOUGHT-PROVOKING QUESTIONS.

For example: "Who matters in your life?" "What matters in your life?" "If

you painted a picture of you in Phase II, what would it look like?" "Who would be in the picture with you?" "If not constrained by income and family considerations, what would you be doing and where?" If you think about how and where you want the journey to end, it helps you visualize your route. Write down your thoughts and answers, and the path to your final destination will begin to take shape. The discipline of writing something down often is the first step toward making it happen.

3. GATHER TOOLS AND SUPPLIES.

Like other journeys you've taken, you'll need tools and supplies. Transition tools, such as networking résumés, LinkedIn profiles, elevator pitches, and interview and salary negotiation skills, will help you reach your destination successfully. But know these are just tools. You'll have to chart the course and make these career-building tools work for you.

4. STAY FLEXIBLE.

Along the way, there likely will be surprises — some good, some bad. The serendipitous can be capitalized on, and the bad events can be managed successfully while staying on course. Stay flexible enough to react to the unexpected.

5. WATCH FOR BEACONS.

Two important beacons will guide you on this transition journey: research and people. By continuously updating your research and building useful relationships with people who have transitioned successfully, you will become more focused on your career objectives and nonnegotiables, such as location, sector of employment, quality of life, salary, and impact, to name a few.

6. ESTABLISH “WAYPOINTS” TO STAY ON COURSE.

Transition waypoint examples might include developing your transition strategy, finalizing your separation date, adjusting your life insurance, updating your civilian wardrobe, developing your self-marketing tool kit (résumé, biography, business cards, LinkedIn profile, etcetera), attending job fairs and webinars, finalizing a location to live, and/or obtaining a degree or certificate. It's also very important to allow for other important life events in your transition timeline: graduations, marriages, vacations, and celebrations. You typically only separate from the military once, so take time to enjoy life and congratulate yourself and your family for years of arduous and honorable service.

7. THE FINAL CHECK — YOUR CREW.

The military is a team sport, and none of us serve alone. We also don't transition alone. Whether we are married, single, or divorced, our friends and family have loved and supported us throughout our military careers. Include those who supported you, especially your spouse and children, in planning this journey. Other family members also might merit careful consideration in a successful transition. Those closest to you will have their own emotions, dreams, and goals about the future, so take time to adjust the course with their ideas and input.

And when you're ready, begin your journey into Phase II: life after the military.

— Col. John Sims, USA (Ret), deputy director,
MOAA Transition Center



Post-9/11 GI Bill Transfers



The Post-9/11 GI Bill, signed into law June 30, 2008, provides the most comprehensive educational benefit package since the original GI bill was enacted in 1944. On Aug. 1, 2009, DoD established criteria for eligible servicemembers enrolled in the Post-9/11 GI Bill program to transfer unused educational benefits to their spouses and/or children.

Servicemembers and veterans and their families have responded en masse. VA outlays for education rose from \$3.23 billion in FY 2008 to \$13.68 billion in FY 2014 — a fourfold increase attributable directly to the new GI bill. Of the nearly 1.02 million participants in VA education programs in 2015, 790,507 (78 percent) were using the new GI bill, up from 555,329 out of 923,836 (60 percent) in 2011.

Why is the new GI bill so popular? It:

- offers a maximum of 36 months of benefits;
- fully covers public school tuition and fees (undergraduate, graduate, and doctorate);
- mandates public schools charge in-state tuition rates;
- provides up to \$21,084.89 annually for private-school programs;
- offers the Yellow Ribbon Program,* available at many schools for some costs above \$21,000;
- may be used for nondegree programs, vocational schools, flight training, correspondence courses, apprenticeships,* and on-the-job training;
- provides a monthly housing allowance when attending more than half-time*;
- offers a \$1,000 annual book and supply stipend; and
- can be used to reimburse fees for admissions and course credit tests and certification/licensing tests.

**Active duty servicemembers and their spouses are not eligible.*

To take advantage of this program, servicemembers and their families must think ahead. The member must transfer benefits before leaving the service; after separation or retirement, the transfer option is lost forever. Once eligible, a servicemember can transfer at least one month's benefit before leaving, which locks in transfer management options later.

The Veterans Benefits Administration's (VBA's) Education and Training website (www.benefits.va.gov/gibill/) provides specific details and resources available from the VBA. The website contains school-

POST-9/11 GI BILL TRANSFER

Servicemember's service requirements

- Minimum six years' active or reserve* service
- Commit to four additional years
- Commitment starts at time of transfer
- Only the first transfer action counts

Expiration of transferred benefit

- Up to 15 years after service

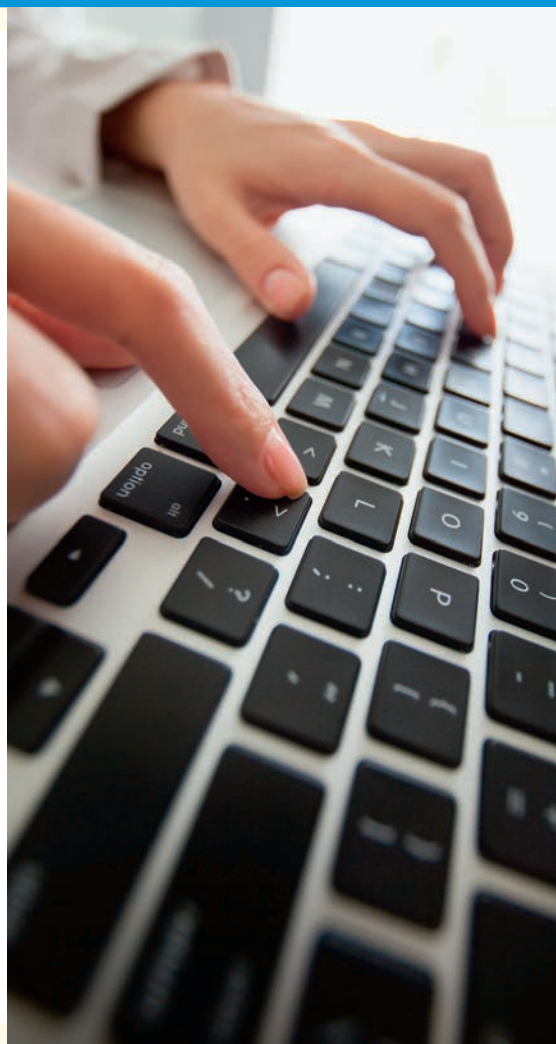
*** Served in National Guard/Reserve under Title 10 federal service or full-time Guard service, Title 32/sec502(f), retroactive to Aug. 1, 2009.**

SCHOLARSHIPS FOR MILITARY SPOUSES



A Google search for “scholarships for military spouses” returns 113,000 results. Here’s a look at a few of the most popular:

- **AccoCollegeScholarships.org** (www.collegescholarships.org/scholarships/spouse.htm) provides links to each of the military services’ scholarship and education programs, specific scholarships supported by the military, state-supported scholarships for military spouses, and scholarships supported by civic groups and charitable associations.
- Sponsored by DoD’s Spouse Tuition Assistance Program, the **My Career Advancement Account (MyCAA)** Scholarship Program is a workforce development program that provides up to \$4,000 (with a cap of \$2,000 a year) of financial assistance to eligible military spouses who are pursuing a license, certification, or associate degree in a portable career field or occupation. Eligible spouses (E-1 to E-5, W-1 to W-2, and O-1 to O-2) can establish a MyCAA Account at <https://aiportal.acc.af.mil/mycaa/default.aspx>.
- The National Military Family Association (NMFA) sponsors **Joanne Holbrook Patton scholarships** (www.militaryfamily.org/spouses-scholarships) that range from \$500 to \$2,500 and offer the recipient eligibility for institution-specific scholarships offered by NMFA-partner colleges and universities.



decision resources, including a guide to choosing a school and a GI bill comparison tool to assist you in finding a school and determining your GI bill benefits while attending that institution. Interested in attending a school overseas? The website details the process for foreign-school application and approval. There are FAQs and the ability to submit your own questions to the VBA. Finally, the VBA has implemented a feedback program that allows you to alert them of any issues or problems you have using the VBA’s education benefits.

Though the transferability of the Post-9/11 GI Bill is a great benefit for military spouses, other options are available.

The examples in “Scholarships for Military Spouses,” above, represent excellent programs and resources specifically for military spouses but highlight the fact that

unless you find a scholarship program that provides a full ride, these programs cannot compete with the benefits provided by the Post-9/11 GI Bill.

Halfway through its seventh year of implementation, the first proposed reduction in this benefit is working its way through Congress. The bill (H.R. 3016, Amended) proposes that children using transferred benefits will see a 50-percent reduction in the monthly housing allowance.

How much longer will servicemembers have the Post-9/11 GI Bill transferability option? Your guess is as good as ours. But if your servicemember is considering a transfer of this benefit to you and/or your children, complete at least a minimum transfer while you’re still able.

— *Capt. Paul Frost, USN (Ret), deputy director,
MOAA Transition Center*

Top 10 Tips for Creating a Military Résumé

The time has come. You're leaving the military and need to write a résumé. The challenge is how to capture the many skills and talents you've acquired in a way that clearly conveys the tremendous value you bring to the table. A résumé is the first stop on the path to post-military employment, and you are well-equipped to write an effective one. Here are the top 10 tips for creating a military résumé.

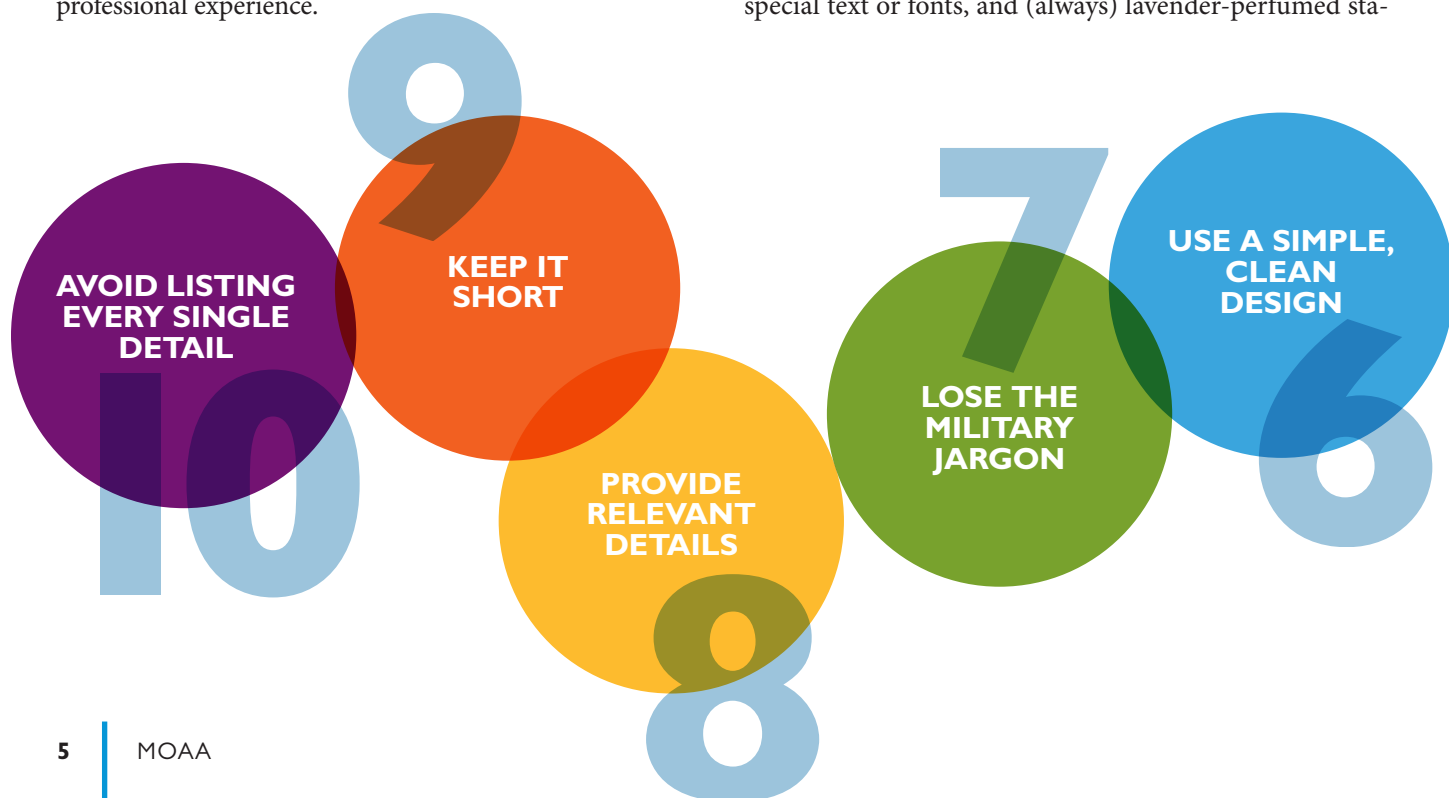
10. Your résumé is not a biography. Sure, you've probably led a pretty cool life up to this point by virtue of your military service. But employers who pick up your résumé have a specific problem to solve (and the problem isn't to locate a fascinating memoir). Their first priority is to determine whether *you* are a potential solution to their problem. *Resist the urge* to include every single detail about yourself, no matter how awesome you are. Stick to skills relevant to what your target employer is seeking.

9. Keep it short. A standard, private-sector résumé should be no longer than two pages, period. Any longer, and no one's going to read it. Stay within this limit by only going back 10 to 12 years in your professional work history. This is considered your most recent and relevant professional experience.

8. Don't try to make the reader an expert. They really don't care about how the military's policy on specialized widgets changed the nature of combat. They *do* care about how you identified a complex problem, assessed potential options to resolve the issue, and then oversaw implementation of the recommended solution. Give only *relevant* details to help the reader understand the part you played in a successful outcome.

7. Lose the military jargon. Do you know what CIDBS is? Neither does your reader. Tactical retrogrades, NATO and coalition support, and recommending courses of action during contingency operations is great language if you're advising DoD. However, it is not great language for communicating with a nonmilitary reader who cannot understand military references and acronyms. Your potential employer is attempting to appraise your specific skills based on what you've put in your résumé. Assume your reader knows very little about military operations or procedures. Even if the reader is a veteran, they might understand little about your specific branch of service. Present facts about your skill set as simply as possible.

6. Skip the fancy stuff. Avoid graphics, special characters, special text or fonts, and (always) lavender-perfumed sta-





tionery. Employers have a stack of résumés to review and are only quickly skimming yours to see whether you're a potential match for their needs. In a short span of time, a plain, basic font and the occasional bolded text are all that is necessary to call attention to what you have to offer.

5. Include results and achievements. Veterans often provide detailed job descriptions of past positions in their résumés. While this certainly tells what their duties were, it doesn't say a thing about *how well* those duties were accomplished. So be sure to include results and achievements in your résumé. Results aren't necessarily about how you single-handedly solved world hunger. Results are simply examples that illustrate how you used your skills in the course of performing your duties. They permit a reader to see how your talents and abilities align with what the company needs. Results from significant volunteer engagement also might be appropriate.

4. Focus on your skill set. Sometimes veterans' résumés do refer to accomplishments (great!), but then they fail to clarify what *skills* were used to achieve those outcomes. So instead of, "Handpicked for a top-level advisory board to the undersecretary of defense," consider "Strong expertise and extensive operational background led to selection as ..." This provides a much clearer picture to the reader of the *why*, not just the *what*.

3. Provide a summary paragraph. A summary paragraph should follow your name and contact information at the beginning of the résumé. Its purpose is to allow your reader to quickly ascertain whether you're the type of person they're looking for. The operative word here is

"quickly." The summary is the very first part of your résumé that is read and therefore the most important. If the reader sees relevant skills, they'll go on to skim the rest of the document. At a minimum, the summary should include what type of job (or industry) you're interested in and your key qualifications for performing in it. Be succinct. Provide only the *top* skills desired by your target employer or industry. Everything else will be covered in the interview.

2. Do your homework. Once you have an idea of what type of job or industry you want to pursue, research the skills required to work in that field. Do you have some, most, or all of the desired skills? The answer will help you determine what to focus on in your résumé in order to capture the reader's attention.

1. Know what you want to pursue! You can't convey to an employer how you can be a tremendous asset to them *if you don't know who that employer is*. If you have an idea about what you want to do in your post-military life, great! If not, give it some serious thought. If not a specific type of job, it's helpful if you can at least indicate a target industry. Health care? Law enforcement? Logistics? These are all very different fields with their own qualifications for success. Knowing where you're headed will help you tailor your résumé to best meet the reader's expectations.

Focusing on these tips will ensure you have a great résumé that is easy to read, easy to understand, and perfectly aligned with the needs of your target employer or industry.

— Capt. Patricia Cole, USN (Ret), deputy director,
MOAA Transition Center

Developing Your Elevator Pitch

The dreaded elevator speech — is it really necessary? Absolutely. Elevator speeches, also known as “30-second commercials,” are a very important element in the job-search tool kit. Having an elevator speech permits you to consistently and confidently provide your listener with pertinent information about yourself. It also allows you to introduce yourself, deliver a quick summary of your skills and qualifications, and articulate how you can be a value-added resource to a potential employer.

Developing an elevator speech in advance ensures you convey an all-important impression as a prepared professional. The key to your pitch is to keep it short. No one wants to be trapped by someone talking endlessly about themselves, nor does anyone have time to listen to your entire military biography (e.g., “I joined the Navy in 1985, and my first assignment was ...”).

Naturally, the first few times you use your speech, it might feel a bit artificial and forced. But that initial awkwardness will dissipate quickly as you become more comfortable with telling your story. Perfecting the elevator pitch takes practice. You’ll get plenty of opportunities at career fairs, networking events, and even talking to friends and neighbors. Introduce yourself using your 30-second commercial whenever possible to communicate your skills and talents to potential employers. In no time, you will find you have polished your pitch.

By having a honed elevator speech at your disposal, you always will be ready when an unexpected opportunity knocks at your door!

— Col. Terri Coles, USA (Ret), deputy director,
MOAA Transition Center

ELEVATOR PITCH ESSENTIALS:

**Your name and
what you are
looking for**

**Your most recent
position/assignment**

**Your proudest,
most relevant
accomplishment**



Navigating VA Disability Claims

For many transitioning from active duty to post-service life, filing a disability claim with the VA is one of the furthest thoughts from their minds. There can be many reasons for this — not wanting to be viewed as a “disabled veteran” at a young age; the feeling that other servicemembers are more deserving of disability pay than someone who does not have visible or obvious injuries; or even the fact that one might not need the additional disability pay because retirement pay or a post-service salary is more than adequate. However, there are many reasons to set aside these biases and file a VA disability claim as soon as possible when transitioning.

When Army Maj. Bradley Stevens decided to leave active duty service to pursue his graduate school studies and a career in the finance industry, he did not think filing a VA disability claim for his aching back and insomnia was a priority. “I was focused on school and the next chapter of my life,” says Stevens. “Plus, I thought that VA disability was better reserved for those veterans who had serious conditions, like missing limbs.” Stevens later realized all of the other benefits of a VA disability rating that he had not previously considered. “I started to add up all the benefits I was passing up, like tax-free money every month, job preference possibilities, and not to mention my knee problem that started while I was in the Army was getting worse and now required surgery,” he says. “I realized that I should’ve addressed my VA claim a lot earlier than when I did.”

In order to obtain a VA disability rating, the VA must find a veteran has a current disability that either began in service or was the result of some incident or injury in service. The longer a veteran takes to file a disability claim with the VA, the more difficult it is to prove a current disability is related to service, due to the time elapsed. The closer in time to service a VA disability claim is filed, the easier it will be to prove the connection to service, because there will be fewer potential intervening causes that a condition might be attributable to.

MONETARY BENEFITS

VA disability compensation is tax-free. Some military retirees might be eligible to receive both military retirement and VA disability compensation concurrently. Retirees who receive VA disability compensation at a 50-percent or higher rating are entitled to receive both

their full military retirement and their VA disability pay. Military retirees who are rated less than 50-percent disabled by the VA can choose to offset their military retirement with their VA disability compensation, thereby making that portion of their military retirement tax-free.

The VA also is responsible for providing medical care for service-connected disabilities. Even if you have health insurance after leaving military service, this might save a significant amount of money in copayments and deductibles.

Besides the benefit of tax-free disability compensation, a VA disability rating also might carry other important benefits. Many states and localities exempt disabled veterans from various taxes, such as property taxes. Some states also provide free in-state college tuition to children of disabled veterans. You can check each state’s benefits in MOAA’s State Report Card, published annually in the November issue of *Military Officer* magazine (www.moaa.org/militaryofficer).

INTANGIBLE BENEFITS

An important benefit to many transitioning servicemembers is veteran’s preference in federal hiring. Veteran’s preference applies to several different authorities that allow veterans to be considered both competitively and noncompetitively for federal jobs. Many non-disabled veterans will have a five-point preference for federal jobs, while a disabled veteran (regardless of the percentage of disability) is eligible for a 10-point hiring preference for competitive-federal jobs. These preferences, and others, are explained in the article *Veterans’ Preference in Federal Hiring*, by Ralph Charlip, available at www.moaa.org/vetspreference.

As an additional transition-related benefit, veterans who use the VA Home Loan Guaranty benefit will not be charged a funding fee if they have a VA service-connected disability. This can save thousands of dollars in loan costs when buying a new home in preparation for a follow-on career move.

There are some other long-term planning benefits a VA disability rating might provide. For example, the VA is obligated to pay for nursing-home services for veterans who are 70-percent disabled, which might be an important long-term benefit as health care costs continue to rise. Additionally, surviving spouses of veterans



who die from service-connected disabilities are eligible to receive continued, tax-free compensation from the VA called Dependency and Indemnity Compensation, although that amount is offset by any benefits received from the Survivor Benefit Plan, so be certain to make your financial plans accordingly.

WHEN TO BEGIN THE CLAIMS PROCESS

A transitioning servicemember doesn't need to wait until he or she leaves active duty service to file a VA claim. The VA accepts disability claims up to 180 days before the anticipated date of separation or retirement under the VA's Benefits Delivered at Discharge and Quick Start programs. The VA's goal is to have these claims decided by the time the servicemember departs service. With these types of claims, however, it is vital servicemembers submit all of their service medical records to the VA at the time they make the claim in order for the VA to process it under this expedited program.

Using a veterans service officer (VSO) relieves the burden of handling a VA disability claim alone, as VSOs are accredited to handle the mechanics of filing a claim.

— Aniela Szymanski, deputy director of Veteran and Survivor Services, MOAA Transition Center



Servicemembers can call MOAA's Member Service Center at (800) 234-MOAA (6622) to find veterans service officers.

Using Recruiters and Finding Your Niche

Before you begin your post-retirement job search, take time to self-assess or seek professional assessment services. This process will define your value proposition, strategy, and target market for the private sector. Without this exercise, you might lack clarity, value, and a strategy, which impedes a successful career transition from military service to the private sector. MOAA offers an experienced team of career-management consultants to help with this first step.

SOLVING THE MYSTERY OF CORPORATE RECRUITING MODELS

Transitioning military officers often need help navigating the executive job-search industry. Most important, 95 percent of the search industry does not work on your behalf; they are compensated by the company, not you. Operating with any other mindset is a mistake. Executive recruiters will only invest their time in you when they have an immediate, open search to fill. There are three main recruiting models:

- **Retained.** There are hundreds of retained search firms, ranging from large global firms to midsize and boutique. They operate as professional-services firms and typically are organized by industry and/or function. Their fee is compensated completely by the company. Most search professionals handle six to 10 searches at one time, with a completion target of 90 to 120 days. Their fees are not based on success.
- **Contingent.** These firms fill openings at lower- and mid-levels of the private sector and normally do not have exclusive listings. Their fee also is compensated by the company — but only if they place the successful candidate.
- **Hybrid.** There is an array of new, disruptive models, which range from coaching services to those professing to handle the search on the executive's behalf and those who represent the executive as their agent, similar to how sports agents represent an athlete. With these models, the recruiter typically is compensated by the candidate and a successful placement normally is not guaranteed.

There are important strategies and cautions when working with corporate recruiting models. Most important, it should not be your only strategy. It should

be one prong of many in your search. With retained firms, identify those in your area of expertise and the partner(s) and associate(s) in that area. Through their website or LinkedIn profile, find their email address and send an introductory email stating your interest and value proposition, attach your résumé, and request a courtesy interview. After a few days, place a call requesting a meeting. If you don't receive a response, then move on. Remember, they do not work for you. If a firm contacts you, then promptly respond. If you are a fit, you might become part of their search process — but only for that active search. Visit the Association of Executive Search and Leadership Consultants website, www.aesc.org, regarding the “client bill of rights,” which outlines expectations of service during a search for client companies and job candidates.

TARGETING TECHNIQUES

There are three market segments: companies, investors, and recruiters. Identify companies where you have an interest and where you deliver a value proposition. Locate contact details of the hiring executive for each company through the company website, LinkedIn, or your network; use these tools to find open positions, apply for them, and follow up with an email to the hiring executive, followed by a phone call. Use your network to help open doors. Ensure your email subject line references the targeted open position.

Investors also might be an important part of your search. Focus on mid-market, private-equity, and growth-equity firms and their portfolio companies. Replicating the process for companies, contact the partner investing in your area of expertise and follow the same research and outreach process.

Leveraging all of these prongs in an efficient, focused, and diligent manner will lead to success. Be patient, move on when it is not the right fit, and maintain self-confidence. And remember: If you do not ask, you do not get.

— Melissa A. Henderson is the president, CEO, and founder of Summit Executive Resources, a firm representing executives. She writes and speaks frequently on issues surrounding executive placement, recruitment strategies and compensation, and establishing highly effective corporate governance.

Informational Interviews: Beacons on Your Transition Journey

Informational interviews entail asking someone to discuss their work or business, but you're not asking for a job. Three benefits of these interviews are 1) gaining credible information, 2) developing new relationships, and 3) expanding your network by asking for additional contacts. Follow these steps to plan for informational interviews:

DEVELOP PLAN

Develop an engagement plan. Determine who you want to meet based on sector, location, or career objective. Research individuals and organizations through LinkedIn and Google before contacting them.

Plan and coordinate schedules early. The people you want to meet likely are busy. It will take time to coordinate schedules. You can meet via phone or at their office or at a local coffee shop. If they cancel, don't get frustrated and definitely don't take it personally — be persistent!

PREPARE

Prepare yourself for the interview. Develop an agenda with an interview objective, key points you want to make, and some well-researched questions to ask.

CONNECT

Take good notes, and connect the dots. Effective transition requires a lot of research and thinking. You are trying to learn and strengthen your understanding of a sector or company of interest. Be methodical in your information gathering. And don't forget to ask for and connect with two to three others to learn more.

LEARN

Expect to learn about yourself. These interviews will help you determine where you best fit. But in the process, you'll also gain a better understanding of yourself — your interests, your value, and how to communicate your worth to those who might not understand your military background.

DO IT

Push away from the computer. Only spend enough time behind the computer to keep your résumé and LinkedIn profile up-to-date and to conduct research. Remember, you initiate informational interviews, which might be out of your comfort zone. Don't be afraid. Do it.

— Col. John Sims, USA (Ret), deputy director, MOAA Transition Center



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Adjusting Your Finances for Transition

You've been employed by the same employer, with a steady paycheck, for a long time. That's about to change. Transitioning from the military to a second career involves the instability of multiple employers and the possibility of unemployment. Financial planning will enhance your chances for success. Consider the following:

- **Life insurance.** Servicemembers' Group Life Insurance goes away. If the breadwinner dies, how will the family maintain its financial lifestyle? What are your expenses now, and what do you expect them to be in the future? Will your family live on investments and savings? Spouse career income? Other family members? Downsizing? Life insurance?
- **Retirement accounts.** How many accounts will you have? You probably will be changing employers over the years. Have a retirement account to act as your "base camp" to consolidate accounts as employers change. Your Thrift Savings Plan (TSP) can serve this purpose, as can individual retirement accounts and future-employer 401(k)s.
- **Transition account.** Do you have accessible money to tide you over should you find yourself unemployed for a period? You should have enough money to cover three to six months of expenses.
- **Survivor Benefit Plan.** For those retiring from active duty, this is another way to ensure your family carries on if you're gone, and it's the only way to

ensure a portion of the retired pay you earned over all those years continues after your death.

- **College.** Have you transferred your Post-9/11 GI Bill benefits to your spouse or children? Is other funding in place?
- **Disability insurance.** What if you can't work due to illness or disability? How will your family get by without your income?
- **Taxes.** The situation you are leaving is tax-favorable because only your base pay is taxed. And you probably claimed residency in a low- or no-tax state. Now, every dime you make will be taxed, and you might pay state income tax. Have a tax plan. Retirement accounts offer your best tax advantages, especially employer 401(k)s and TSPs.
- **Full retirement.** What is your plan to stop working someday? How much will your retirement cost, and what will be your sources of income? Do you have a plan to ensure your expenses in retirement will be minimized? Remember, fewer expenses and less required income leaves more money for fun.

MOAA can help. MOAA Life and Premium members can consult, at no charge, with our financial professionals on financial issues. Email beninfo@moaa.org to get the process started.

—Lt. Col. Shane Ostrom, USAF (Ret), CFP®,
deputy director, MOAA Transition Center



Acing Interviews

For most of us, interviews are the workplace equivalent of meeting the in-laws; not something you look forward to but a necessary requirement to close the deal. To mitigate interview stress, veteran job seekers appreciate the importance of practice and preparation, because most need time for research and reflection to marshal data, recall an interesting story, and integrate it all into a thoughtful answer.

You know some of the questions that are coming: What's your greatest weakness? Why should we hire you? How do your skills and experience align with job requirements? What can you tell me about yourself?

Which of these questions is most likely to cause a stumble? It's probably the one that seems the easiest to answer, the least important, and the one that is often asked first.

HIT THIS QUESTION OUT OF THE PARK

"Tell me about yourself" is the softball you should be able to hit out of the park. This is your headline. It's your chance to review the elements of your résumé that connect your skills, experience, education, and passion to the requirements of the job. Your answer should clearly state why you are at the table. And it's the most dangerous question, because interviews are like a cocktail party in that judgments are finalized in five minutes or less.

In discussing the headline principle in his book, *Pitch Perfect* (HarperBusiness, 2014), Bill McGowan reminds his readers to "get attention by starting with your best material." Start with a concise and compelling career summary that makes the listener think, "I want to know more." Remember, the first 30 seconds of a conversation or presentation are like the last two minutes of a football game. Execute the perfect play by telling a compelling story and be enthusiastic without being effusive, and the audience will remember you long after the conversation concludes.

WHEN NOT TO LET YOUR GUARD DOWN

Aside from the first question, the next most common interview stumble occurs over food. If invited to a meal with the new leadership team, many of us will let our guard down. You're beginning to connect with the interview team on a personal level, and it's natural to



Veteran job seekers appreciate the importance of practice and preparation when it comes to job interviews.

relax. Accordingly, it's easy to answer a question that's not in your best interest to address.

This is why many companies use a 3x3 interview policy: Every potential new hire interviews with at least three team members in at least three different venues, one of which will be over food. Therefore, don't order ribs or alcohol, use note cards as needed to recall names and operational details of your interviewers, don't let your guard down, and focus intently on how you can use your business acumen to solve their customer problems. Your soft people skills are essential to make your hard skills work.

—Capt. Jim Carman, USN (Ret), director,
MOAA Transition Center

Is Negotiating Always Necessary?

After what seems like an eternity of interviews, you receive an offer letter from a firm with an excellent reputation for a position that seems like a perfect fit in an agreeable location and for a wage that aligns with your expectations based on your research. Do you always want to negotiate?

Based on my experience guiding hundreds of clients through the career transition process, there's a 5-percent chance if you choose to negotiate a perfectly reasonable offer, the offer will be rescinded. No organization is likely to present you with an offer letter (sometimes called an at-will letter) unless they have an acceptable alternate candidate in the queue. Sometimes the differences between candidates are miniscule, and you can bet the hiring manager is confident either candidate could excel in the job.

Against this backdrop, consider the potential reaction when the preferred candidate approaches sal-

ary and benefit negotiations like buying a car. This is not a one-time transaction where you'll never see the other party again. In the words of Lee Cohen, an executive senior partner with Lucas Group who has placed more than 2,400 military officers in a range of civilian companies, "This is more like negotiating with your spouse, where you will see the other party again, so be sensitive to perceptions and egos. If you don't, you will lose, and the pieces are never put back together again."

Keep these tactics in mind as you begin what likely is your first-ever attempt to negotiate a compensation package:

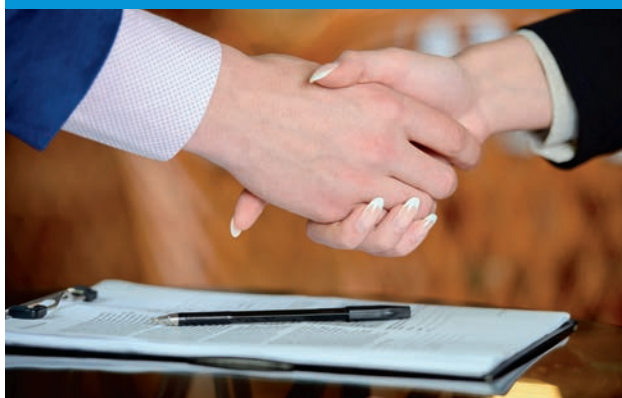
- Never give final acceptance to an offer that is not in writing. It's acceptable to shake hands on a verbal agreement, but respectfully insist on an offer letter to formalize the proposal.
- Limit the number of items to be negotiated and strive to negotiate in-person, preferably with the hiring manager. Be wary of asking for flex-time or remote-working options, which can signal a less-than-total commitment to the new role.
- Focus on intense listening, and use questions to gain an understanding of the other party's priorities. For example: Why do you place me in the lower end of the salary range? In what areas of the compensation and benefits package do you have flexibility? Does this organization typically consider a signing bonus for candidates with my level of skills and experience?
- Always signal flexibility to thoughtfully consider any reasonable offer that reflects your skills, education, and experience, as well as the business outcomes you can drive.

If you can't coalesce around a salary, suggest an accelerated performance review — typically six months — but ensure the period allows adequate time for you to have organizational impact.

Throughout the negotiating process, remember the employer's resistance likely is to soften if the candidate demonstrates concern for the other party's perspectives and conducts as much research as possible in advance of the discussion.

—Capt. Jim Carman, USN (Ret), director,
MOAA Transition Center

NEGOTIATING TACTICS



Keep these tactics in mind as you negotiate your compensation package:

- Only give final acceptance to an offer that is in writing.
- Limit the number of items being negotiated.
- Strive to negotiate in-person, preferably with the hiring manager.
- Listen and ask questions to understand the other party's priorities.
- Show flexibility and consider reasonable offers.

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** This list is based on employers that regularly participate in MOAA career fairs and professional development events; employers in bold have advertised in this issue.*

Your First 90 Days



Unfortunately, the odds often are stacked against a new employee's success as job descriptions and interview banter might not reveal the less-desirable aspects of a position. Moreover, newly hired outsiders are unfamiliar with organizational structure and office culture and might not have access to informal networks of information and communication. Transitions into a new position might be particularly problematic for people without profit-and-loss experience. By focusing on small details and building relationships vertically with bosses and direct reports — and horizontally with peers and external constituencies — new hires can learn the business, build credibility, and optimize their chances for success in the critical first 90 days.

EMAIL ETIQUETTE

In today's email-centric office, attentiveness to electronic communications is a good place to make a positive initial impression. A reasonable standard in professional situations is to reply to all emails requiring an answer within 24 hours. Even a canned message such as, "Thanks for the note. I'll get back to you with more details on this as soon as possible," enhances your reputation with your new coworkers during the onboarding period, when small actions can have a disproportionate effect on reputation and results.

Timely attention to email also avoids the trap of having to manage unfinished or incomplete taskings that ultimately reduce our energy level and distract us from more important tasks. When things are finished — even very little things — we feel a sense of closure and a renewed sense of energy. Smart people know

the more closure they create, the more energy they have available to accomplish those parts of the job that matter most.

READING YOUR BOSS

Another important issue during a job transition is determining how your new boss prefers to receive information. Regular and accurate information-flow might be the most important factor in determining your success in a new position. Joann Lublin, author of career-building features in *The Wall Street Journal*, reminds her readers that, "Successful communication requires adapting to your senior's preferred method of receiving information. Some bosses hate to hear from the office during their commutes. Others resent repeated requests for one-minute get-togethers that instead last 40 minutes."

Moreover, it's best not to rely exclusively on technology for communicating with a senior. Research suggests that up to 80 percent of our interpersonal communication is based on nonverbal cues. Accordingly, a senior-subordinate relationship that relies too heavily on nonverbal communication might deprive a worker of important feedback. It's also a good idea to periodically update your boss' preferences for staying in touch. Lublin suggests you could begin the conversation by asking, "What one thing would you change about how I'm communicating with you?"

KEYS TO SUCCESS

A final point of emphasis for ensuring success during the critical first 90 days in a new position is demonstrating intellectual curiosity. Seek a range of opinions, and avoid lightning-fast decisions. Ask "what if" questions to build knowledge, understand customers and competitors, and increase your credibility. And, if the first 90 days find you in a leadership role, be cautious of falling into the trap of being all-knowing and thinking what worked well in your last role certainly will work here. Care about the people who work for you, act in their best interest, and remember teams built around talent wear out. Teams built around teamwork improve throughout the season.

—Capt. Jim Carman, USN (Ret), director,
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MOAA CAREER TRANSITION SERVICES

WWW.MOAA.ORG/CAREER

Military Executive Transition Seminar: This one-day at-cost workshop for MOAA Premium members (Life members receive a discount) covers a range of topics including: separating from military life and culture; developing a deliberate job-search strategy; evaluating job offers; negotiating pay and benefits; and achieving early wins in a new job. It also includes the opportunity to network with an experienced retained recruiter and a panel of military officers now working in the public, private, and nonprofit sectors. Follow-on benefits include personalized career-transition consulting, financial planning with a MOAA consultant, and video interview critiques.

Career Consultation and Résumé Critiques: Get a jump-start on the competition and have your résumé professionally critiqued and receive LinkedIn profile-development assistance. While your résumé might not be what lands you your next job, a poorly constructed résumé could take you out of the competition at the start. MOAA's Transition Center team provides résumé guidance to Premium and Life members and their spouses.

Interview Practice: Conduct a practice interview — or several — with a webcam at your desk using MOAA's InterviewStream technology. Premium and Life members and their spouses can choose from a variety of industries and questions, conduct an interview and have it critiqued, and incorporate tips to help strengthen their performance.

Virtual Career Fairs: MOAA virtual career fairs — hosted quarterly — provide opportunities for servicemembers and veterans and their spouses to try on their “civilian skin” and meet prospective employers, network with others, and build a base of professional contacts.

LinkedIn Career Networking Group: Share and learn career-transition best practices with 27,000-plus professionals and participants.

Military and Veteran Networking Forum: This evening of networking and professional development June 30 is designed to provide those who have served and their families the opportunity to meet industry professionals, hiring managers, executives, and resource specialists. Learn more at www.moaa.org/networkingforum.

Career Center Jobs: Search real-time jobs posts or set up job alerts to notify you of positions that match your experience.

Career-Transition Publications: MOAA offers various publications, including *Marketing Yourself for a Second Career*, to help veterans and spouses make a successful career transition. Visit www.moaa.org/publications. MOAA Premium and Life members can download the publications for free.

Webinars: MOAA's Transition Center regularly presents webinars. Get in-depth analysis on finance and benefits and valuable advice on transitioning.

Health Care, Finance, and Benefits Counseling: Get advice and counseling on your financial and health care decisions from subject-matter experts.



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