



# INTRODUCTION LETTER FROM THE DEPARTMENT OF LABOR

**Office of the Assistant Secretary for  
Veterans' Employment and Training  
Washington, DC 20210**

The Transition Assistance Program (TAP) workshops have provided job-search assistance to well over one million separating and retiring military members and their spouses since 1990. Studies have indicated those who attend TAP workshops find employment sooner than those not participating.

The Departments of Defense, Labor, Veteran Affairs and Transportation are dedicated to providing you with these important workshops for years to come. TAP workshops are conducted by professionally trained facilitators. Participants will learn how to write effective resumes and cover letters, proper interviewing techniques, and the most current methods for successful job searches. The workshops further provide labor market conditions, assessing your individual skills and competencies, information regarding licensing and certification requirements for certain career fields and up-to-date information regarding your veteran benefits. Information addressing the special needs of disabled veterans is also available.

The materials you receive are yours to keep. These should be referred to anytime you are looking for work or considering making a career change. Prior to leaving the military, work with your local transition office personnel. These trained and dedicated staff are available to assist you in putting into practice those things you learn in the TAP workshop. After you leave the military, check with the veteran representatives located at your local state employment office. Again, these personnel can directly assist you with your specific employment needs.

The time you invest in this process before separating will pay dividends when you are ready to actively seek another career. Attending the TAP workshop will give you and your spouse a first-hand look of what to expect after your military service. Take full advantage of the many services available to you and your transition process will certainly be more productive.

We thank you for your dedicated service to our country and wish you and your family success in the years to come.

# ABOUT THE TRANSITION ASSISTANCE PROGRAM

TAP Program participants receive valuable training and information that gives them an edge over other applicants. Here's what program participants have to say about the knowledge and preparation they received:

*"You gave us the essential information we need to go on with our job searches and be successful."*

*"[The TAP Workshop is] the best training I have ever attended."*

*"This program hit on a lot of areas I had failed to look at and made me feel more confident about marketing my skills and training."*

*"Awesome job, great information. Thank you!"*

*"I was terrified by the idea of walking into a civilian job. TAP offered me lots of important advice and really allowed me to explore my options. I especially appreciated all of the samples provided—I didn't know how to get started."*

*"The TAP Workshop was beneficial. I enjoyed the opportunity to get individualized feedback from the instructor."*

*"Everyone leaving the military should take advantage of this program. I highly recommend it."*

*"Now I know that I can do this. I know that I have help when I need it and people who can help answer my questions."*

*"I had no idea how to write a resume. This workshop was really helpful."*

*"I was really nervous about going on a job interview. Now I have a much better idea of what employers are looking for."*

*"I didn't know the first thing about looking for a job before I started TAP, there are so many resources out there. The Internet is loaded with information."*

*"The people in the transition office were very helpful."*

*"I never thought much about how I would have to budget my money while looking for a job. This was a real eye opener."*

*"I didn't know about all of the benefits available for veterans after they leave the service. I was surprised to find out that I'm eligible for a lot of them."*

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*When it comes time to compete for a good job, the lessons learned in the transition process will definitely help you get to the head of the line. Good luck!*

Whether you think you can or think you can't—you are right. (Henry Ford)

# I. PERSONAL APPRAISAL

## OBJECTIVES

*The lessons in this chapter prepare you to:*

- Recognize the importance of developing a stress reduction plan
- Gather the information and records you need in order to create resumes, fill out job applications, and prepare for job interviews
- Deal effectively with the strengths and challenges arising from your military experiences
- Identify your transferable skills that can be used in a variety of jobs
- Identify your work-related values
- Determine your personal preferences
- Explain why your work-related values and preferences are important in making job decisions

## I.I DEAL WITH STRESS

### What to Know

A job search usually produces stress. This is because change and uncertainty always produce stress. Although military life is full of assignment changes and moves, there is a certain stability in knowing that you are employed, you have support and a paycheck. However, leaving the military and looking for a civilian job will probably bring about the most change and uncertainty you have had to deal with in quite a while. You will need a lot of emotional support to maintain a positive attitude and to remain optimistic during your search for the right job.

### What to Do

There are many different definitions and ideas about stress, but in practical terms, stress is a mismatch between the demands in our lives and the resources we have available to deal with those demands.

Positive stress can help a person to concentrate, focus, or perform, and can often help a person reach peak efficiency. Many people, in fact, do their best work when under pressure. Then when the challenge has been met, they take the time to relax and enjoy their achievements.

Stress becomes negative when you stay wound-up and do not or cannot relax after meeting a challenge. Although negative stress has been linked with many physical ailments ranging from tension headaches to heart attacks, the good news is that stress does not have to be detrimental to your health.

In leaving the military there may be some internal confusion of identity, loss of self-esteem and control. Your physical and mental (emotional and behavioral) conditions will be impacted as a result of a job loss, and you may go through several changes as your job search progresses.

To effectively manage existing stress, you must recognize its sources, signs and symptoms in yourself and others, particularly in your family. It is important to improve your coping and problem-solving abilities and avoid transmitting your stress to family and friends, especially your spouse.

Continue to maintain important relationships, attend cultural and religious events, and engage in hobbies and recreational activities. View work as only one part of your life. It is important to maintain or create a routine as similar to your previous schedule as possible. For example, continue to get up at the same time each morning. Dress in business clothes, and be sure to project a professional image on the telephone. The daytime is for making contacts in person and by telephone. Since most jobs are found through networking, new contacts should be the focus of your efforts.

To minimize future stress, approach problems as challenges and opportunities for growth. Start by identifying your primary goals and objectives, then break them down into manageable challenges. Take steps each week to overcome those mini-challenges.

## Know When to Seek Professional Help

Sometimes the only way to deal with stressful events is to get professional help. Seeking counseling is not a sign of weakness; it takes strength to recognize that you can't always go it alone. Learn to make use of, not avoid, expert resources.

If you feel completely alone, overwhelmed or helpless, you may need the special training and perspective a counselor can provide. See your transition office\* for further information and referrals. You may prefer to ask your physician or another health professional. State or local health agencies are another resource to recommend a counselor.

## Develop A Personal Stress Management Plan

*Be sure to include these items:*

- 1. Recognize stressors surrounding your job search and personal life.**
  - Try to identify some of the feelings you experience and different ways in which you might best adjust.
- 2. Develop a job search plan.**
  - Commit to your plan.
  - Review the results weekly, and make needed adjustments.
  - Don't take minor rejections too seriously.
  - Much of the stress you may experience as a result of having lost your job will diminish as your plan comes together. You will feel a sense of relief and gradually begin to gain back the control over your life that you feel was lost.
- 3. Structure your time and practice time management.**
  - Begin your day by ordering your priorities.
  - Plan the most efficient way of completing a task.
  - Focus your total concentration on the task at hand.
  - Do not allow other people to waste your time.
- 4. Initiate/maintain an exercise and nutrition regimen.**
  - Engage yourself in fun activities and exercise your mind and body.
  - Follow a healthy food plan.
  - Avoid alcohol and drugs.
- 5. Maintain your religious beliefs, social/family customs and daily routines.**
- 6. Learn and use relaxation techniques.**

**7. Develop and maintain support systems.**

- Surround yourself with positive people.
- Help others.
- Consider career counseling.
- Join a support group.

**8. Establish a life plan and career goals.**

**9. Schedule time for yourself.**

- Your job search is not personal time; it is your current job.

**10. Include daily humor and laughter in your life.**

**11. Communicate openly and honestly with others.**

\*Note: Transition office is the generic term used in this manual for the Military Services transition offices. The term used by the Military Services for their respective transition offices is indicated below:

<b>Army:</b>	Army Career and Alumni Program (ACAP)
<b>Marine Corps:</b>	Personal Services Center (formerly Family Service Center)
<b>Navy:</b>	Fleet and Family Service Center (FFSC)
<b>Air Force:</b>	Family Support Center (FSC)
<b>Coast Guard:</b>	Work-Life Staff

*Stress is a normal part of our lives. We can't avoid it. Stress can be either positive or negative.*



## 1.2 CREATE A CAREER CATALOG

### What to Know

In order to show your worth to an employer, you must provide facts about yourself. This requires you to gather information about yourself: your experience, training, accomplishments, personal information, military record, etc.

One way to assemble and organize this data is by creating a Career Catalog. It is an up-to-date summary of your qualifications. You may want to collect copies of documents in a loose-leaf notebook with pockets so that you can add to the materials over time. Spouses can use the same catalog by deleting items that do not pertain to them.

Among the types of records you should collect in your Career Catalog are:

#### Military Service

- Separation Papers, DD Form 214, DD Form 295, LES
- Training Record
- Honors & Awards
- DD Form 2586 – Verification of Military Experience and Training
- Service Record
- Security Clearance
- Medical Record
- Benefits

#### Personal Identification

- Birth Certificate
- Proof of Citizenship
- Social Security Card
- Passport
- Photo ID

#### Work Experience

- Work History (job titles, dates, duties, accomplishments, employers)
- Work Samples
- Honors and Citations
- Community Activities
- Salary History
- References

#### Education & Training

- Transcripts
- Diplomas/Certificates
- Honors
- Activities List
- Licenses
- Certifications

## Master Application Worksheet—What to Do

The Master Application Worksheet that starts on the following page helps you develop a history of your education and training, work experience, military service, hobbies and interests, organizational memberships, and community activities. Using the worksheet helps you organize the information to use later when you:

- Write your resume;
- Fill out employment application forms; and
- Answer questions in job interviews.

### Practice

Fill out the following pages, answering all the questions which apply to you. Include all the information. Don't forget details, such as telephone numbers and addresses.

The form is long and has space to enter all the information regardless of the length of your career. Use additional pages when necessary. Using the information you collected for the career catalog may be helpful in filling out the Master Application Worksheet.

A copy of the Master Application Worksheet is available for your use in the appendix and on the transition website.

*You are successful the moment you start moving toward a worthwhile goal. (Charles Carlson)*

# MASTER APPLICATION WORKSHEET

## PERSONAL INFORMATION

Full Name: \_\_\_\_\_  
 (First) (Middle) (Last)

Social Security Number: \_\_\_\_\_

Present Address: \_\_\_\_\_ Citizenship: \_\_\_\_\_  
 \_\_\_\_\_ Date of birth: \_\_\_\_\_  
 \_\_\_\_\_ Health: \_\_\_\_\_  
 \_\_\_\_\_ Security Clearance: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Telephone (home): \_\_\_\_\_ (work): \_\_\_\_\_

Career Goals: \_\_\_\_\_

Short-term occupational goal (6 months -1 year): \_\_\_\_\_

Long-term career goal (5-10 years): \_\_\_\_\_

## MILITARY SERVICE

NOTE: Make a separate entry for each assignment.

1. Job title: \_\_\_\_\_

Department: \_\_\_\_\_

Dates: from \_\_\_\_\_ to \_\_\_\_\_

Salary: starting \_\_\_\_\_ ending \_\_\_\_\_

Description of duties, tasks and accomplishments: \_\_\_\_\_

Honors/awards: \_\_\_\_\_

Special courses taken (seminars, workshops, training programs): \_\_\_\_\_

What did you dislike about this job? \_\_\_\_\_

What did you like about this job? \_\_\_\_\_

**2. Job title:** \_\_\_\_\_

Department: \_\_\_\_\_

Dates: from \_\_\_\_\_ to \_\_\_\_\_

Salary: starting \_\_\_\_\_ ending \_\_\_\_\_

Description of duties, tasks and accomplishments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Honors/awards: \_\_\_\_\_

\_\_\_\_\_

Special courses taken (seminars, workshops, training programs): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What did you dislike about this job? \_\_\_\_\_

What did you like about this job? \_\_\_\_\_

\_\_\_\_\_

**3. Job title:** \_\_\_\_\_

Department: \_\_\_\_\_

Dates: from \_\_\_\_\_ to \_\_\_\_\_

Salary: starting \_\_\_\_\_ ending \_\_\_\_\_

Description of duties, tasks and accomplishments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Honors/awards: \_\_\_\_\_

\_\_\_\_\_

Special courses taken (seminars, workshops, training programs): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What did you dislike about this job? \_\_\_\_\_

What did you like about this job? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**WORK EXPERIENCE**

*Start with your most recent job and work back. Unpaid positions can be considered work experience.*

NOTE: Use additional pages as needed.

**1. Job title:** \_\_\_\_\_

Company name and address: \_\_\_\_\_

\_\_\_\_\_

Supervisor's name: \_\_\_\_\_

Dates: from \_\_\_\_\_ to \_\_\_\_\_

Salary: starting \_\_\_\_\_ ending \_\_\_\_\_

Describe what you did on this job: \_\_\_\_\_

\_\_\_\_\_

Accomplishments/awards/honors: \_\_\_\_\_

\_\_\_\_\_

What did you dislike about this job? \_\_\_\_\_

\_\_\_\_\_

What did you like about this job? \_\_\_\_\_

\_\_\_\_\_

**2. Job title:** \_\_\_\_\_

Company name and address: \_\_\_\_\_

\_\_\_\_\_

Supervisor's name: \_\_\_\_\_

Dates: from \_\_\_\_\_ to \_\_\_\_\_

Salary: starting \_\_\_\_\_ ending \_\_\_\_\_

Describe what you did on this job: \_\_\_\_\_

\_\_\_\_\_

Accomplishments/awards/honors: \_\_\_\_\_

\_\_\_\_\_

What did you dislike about this job? \_\_\_\_\_

\_\_\_\_\_

What did you like about this job? \_\_\_\_\_

\_\_\_\_\_

## EDUCATION AND TRAINING

### High School

Name and address: \_\_\_\_\_

Year graduated or number of years completed: \_\_\_\_\_

In what subjects did you do best? \_\_\_\_\_

What subjects did you like most? \_\_\_\_\_

What subjects did you like least? \_\_\_\_\_

Honors/awards/accomplishments: \_\_\_\_\_

Clubs/organizations (offices held, duties, accomplishments): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Colleges Attended

Names and addresses of colleges or universities attended: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Year graduated or number of years completed: \_\_\_\_\_

Degrees/certificates earned: \_\_\_\_\_

Degree major: \_\_\_\_\_

Degree minor(s): \_\_\_\_\_

In what subjects did you do best? \_\_\_\_\_

What subjects did you like most? \_\_\_\_\_

What subjects did you like least? \_\_\_\_\_

Honors/awards/accomplishments: \_\_\_\_\_

Clubs/organizations/activities (offices held, duties, accomplishments, etc.): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Graduate Education**

Name and address of educational institution: \_\_\_\_\_

Year graduated or number of years completed: \_\_\_\_\_

Degrees, Certificates, Licenses earned: \_\_\_\_\_

Degree major: \_\_\_\_\_

Degree minor(s): \_\_\_\_\_

In what subjects did you do best? \_\_\_\_\_

What subjects did you like most? \_\_\_\_\_

What subjects did you like least? \_\_\_\_\_

Honors/awards/accomplishments: \_\_\_\_\_

Clubs/organizations/activities (list offices held, duties and accomplishments): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Training (professional, technical, clerical, management, license, certificate, etc., training programs)**

NOTE: Make a separate entry for each training program that you completed.

1. Name and address of educational or technical institute or location of training: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Course(s) attended: \_\_\_\_\_

Description of course(s): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date attended: \_\_\_\_\_

Hours/credits completed: \_\_\_\_\_

Certificate/license earned: \_\_\_\_\_

Honors/awards: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Name and address or location of training: \_\_\_\_\_  
\_\_\_\_\_

Course(s) attended: \_\_\_\_\_  
\_\_\_\_\_

Description of course(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date attended: \_\_\_\_\_

Hours/credits completed: \_\_\_\_\_

Certificate/license earned: \_\_\_\_\_

Honors/awards: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. Name and address or location of training: \_\_\_\_\_  
\_\_\_\_\_

Course(s) attended: \_\_\_\_\_

Description of course(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date attended: \_\_\_\_\_

Hours/credits completed: \_\_\_\_\_

Certificate/license earned: \_\_\_\_\_

Honors/awards: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**SPECIAL SKILLS**

**Foreign Languages/American Sign Language**

Fluent in: \_\_\_\_\_

Knowledge of: \_\_\_\_\_

**Computer Languages**

Fluent in: \_\_\_\_\_

Knowledgeable of: \_\_\_\_\_

**Computer Hardware**

Expert in: \_\_\_\_\_

\_\_\_\_\_

Knowledge of: \_\_\_\_\_

**Computer Software**

Expert of: \_\_\_\_\_

\_\_\_\_\_

Knowledge of: \_\_\_\_\_

**Machines/Equipment**

Operate: \_\_\_\_\_

\_\_\_\_\_

Repair: \_\_\_\_\_

\_\_\_\_\_

**Clerical Skills:** \_\_\_\_\_

\_\_\_\_\_

**Other:** \_\_\_\_\_

**OTHER INFORMATION**

Hobbies/interests: \_\_\_\_\_

\_\_\_\_\_

Memberships in organizations: \_\_\_\_\_

\_\_\_\_\_

Offices held/duties/accomplishments: \_\_\_\_\_

\_\_\_\_\_

Volunteer/community activities (duties and accomplishments): \_\_\_\_\_

\_\_\_\_\_

## I.3 IDENTIFY STRENGTHS AND CHALLENGES ARISING FROM MILITARY EXPERIENCE

### WHAT TO KNOW

Any job, in any organization, will give you knowledge and skills that will be valued by future employers. For example, the leadership training you received in the military can be very valuable in the civilian job market. Similarly, working in any organization can make you so used to doing tasks in a certain way that you will have to relearn how to perform in another organization. Even the terms or words you frequently use will be different. For example, the use of military lingo is so widespread in the service, you must unlearn this language and speak plain English before an employer will understand you.

This section addresses the specific strengths and challenges of working in the military. As you read this section, think about your experience in the service and what you can do to capitalize upon your strengths and overcome any challenges.

### WHAT TO DO

#### Strengths

Your military service has given you training and work experience useful to many employers. Your task is to consider your own work and find a way to use this information to your best advantage. Following is a list of some strengths you probably have used in your military service. As you read the list, make notes about your own experiences. You will use the notes later in preparing your resume to emphasize points the company is looking for.

- 1. Leadership training** — The military trains people to accept responsibility and give direction. You may have had responsibility for other people and their activities. You are trained to lead by setting an example and by giving directions.
- 2. Ability to conform to rules and structure** — In any organization there must be rules and structure to avoid chaos. You have learned and followed rules in the service. Companies value employees who will follow the rules and fit into the structure of the workplace.
- 3. Ability to learn with advanced training** — You received intensive, and often specialized, advanced training in the service.
- 4. Familiarity with records** — You are familiar with the need for records and complete paperwork. You understand the need to be accountable for everything you do.

5. **Ability to work as a team member and a team leader** — In the military you worked in a team environment. You understand that everything you do affects someone else. You may have served as a team leader where you analyzed situations and options, made decisions, gave directions, followed through and accepted responsibility.
6. **Ability to work in a diverse group** — The military employs all Americans regardless of race, gender, economic status, religion. In the service, you have worked with people of all backgrounds, attitudes, and characteristics.
7. **Ability to work under pressure and meet deadlines** — In the military you must perform. You do your job right the first time. There is pressure and stress; if you fail, people could suffer. This attitude toward work is valued in the business community.
8. **Systematic planning** — Most military operations require thorough planning. You must consider objectives, the strengths and limitations of others, resources, time schedules, logistics, and various other factors. You also assess progress during the operations. The ability to plan is highly valued in many civilian job settings.
9. **Emphasis on safety** — Military safety training is among the best in the world. You understand the cost of lives, property, and objectives when safety is ignored. An emphasis on safety will often be valued in the civilian workforce.
10. **Ability to give and follow directions** — You know how to work under supervision. You are accountable for your actions. Being disciplined in your life and when dealing with others is important in the workplace.
11. **Drug-free** — You have been working in a zero-tolerance environment, with frequent and random drug testing. Most employers view this as a distinct advantage.
12. **Maturity** — You may have maturity beyond your years. You can bring this out in an interview by relating your experiences and responsibilities. Employers may see you as more mature than other applicants your age.
13. **Security clearance** — Many military personnel have achieved some level of security clearance. For some employers, your clearance will simplify the process of applying for a civilian clearance and save them money.
14. **Initiative** — You have a proactive mentality. Employers will appreciate your ability to approach issues and opportunities without necessarily being asked to.
15. **Problem-solving** — You are a strategic thinker. You have been trained to assess a situation and address problems and opportunities. Employers are looking for workers who help make work go more smoothly.

- 16. Minimized need for supervision** — You are accustomed to being given a task and taking responsibility for its completion. Employers appreciate your efficiency and ability to work independently.

### Challenges

Your military experience may also present you with challenges. These issues are factors that you will learn to handle. Each of the factors is briefly described.

- 1. Communication** — The military talks in alphabet soup. You have learned to use acronyms and military jargon. Everybody in the military understands it, but almost nobody outside the service will! You must consciously think about using words, not acronyms or jargon, to communicate.
- 2. Stereotypes** — Some employers have false impressions of the military. Being aware of the stereotypes up front will help you break them down when you encounter them. Some of the stereotypes include:
  - military personnel do not know how to dress or socialize in the civilian community;
  - all military personnel are rigid and lack creativity;
  - you only get things done because of your rank;
  - the military is not bottom-line oriented, does not think with a profit mentality; and
  - military life is easier than civilian life; etc.
- 3. Unrealistic Expectations** — Many military personnel feel they will enter the civilian labor market and get a high-paying position. Frequently they will take a cut in pay and status equivalent to someone changing careers.
- 4. Credentials** — Occupational credentials, such as a license or certification, have increasingly become a common requirement for many types of civilian jobs. Because civilian credentialing requirements are typically based on traditional means of obtaining education, training, and experience in the civilian sector and you have received your career preparation in the military, you may encounter difficulties in obtaining a license or certificate. You need to determine the requirements for the credential desired prior to transitioning to avoid significant delays in obtaining employment.

*A thorough personal appraisal gets your job search off to a good start.*

## I.4 ANALYZE YOUR SKILLS

### What to Know

People are hired based on their qualifications—a mix of experience, skills, education, training, knowledge, attitudes and abilities—how well their qualifications match what is needed on the job.

In the Master Application Worksheet you just completed, you listed your experience. It is also important for you to look at all the skills you have learned through education, military service, previous jobs, hobbies/interests, and participation in professional organizations and community activities. Basically, your skills are what you use to do your job, to complete tasks and solve problems.

#### Assessing your skills will help you determine:

- Your strongest skills;
- The skills you most enjoy using; and
- The jobs you might enjoy doing and which ones you would do well.

#### Making a list of your skills will:

- Point out skills you may need to learn for a given job;
- Save you time when you write your resume; and
- Help you develop answers to interview questions.

### What to Do

The exercises that follow will help you identify transferable skills. These are skills you have already learned and can use in new work settings.

*Conduct a thorough analysis of your knowledge, skills and abilities.*

## TRANSFERABLE SKILLS INVENTORY WORKSHEET

All job skills are transferable. As you analyze your skills, do not just think about the job titles you have held, think about the specific things you did on each job. Consider the skills you possess, the skills you do not possess and the skills you want to develop or refine.

When you are done, compare your skills with the skills required in the jobs that interest you. This will enable you to understand how well you qualify for a position. Also, you will have an idea of how well you are qualified or what additional training or experience you need.

### Instructions

**Step 1:** Read the Skills Area column and circle all the skills that you possess.

**Step 2:** Use the Competency Rating to rate each of the skills in the Rating column.

**Step 3:** Make a check mark in the Interest column next to the skills that you want to use or develop in the future.

**Step 4:** If you have skills that are not listed, add them to the inventory.

### EXAMPLE

Skill Area	Rating	Interest
Advised	3	
Invented		
Supervised	1	✓
Wrote		

#### Competency Rating

1 = Exposure, 2 = Experience, 3 = Expert

Skill Area (example)	Rating	Interest
Adapted (teaching styles/special tools)		
Administered (programs)		
Advised (people/peers/job-seekers)		
Analyzed (data/blueprints/schematics/policies)		
Appraised (services/value)		
Arranged (meetings/events/training programs)		
Assembled (automobiles/computers/apparatus)		
Audited (financial records/accounts payable)		
Budgeted (expenses)		
Calculated (numerical data/annual costs/mileage)		
Cataloged (art collection/technical publications)		
Checked (accuracy/other's work)		
Classified (documents/plants/animals)		
Cleaned (houses/auto parts)		
Coached (teams/students/athletes)		
Collected (money/survey information/data/samples)		
Compiled (statistics/survey data)		
Confronted (people/difficult issues)		
Constructed (buildings)		

*Competency Rating**1 = Exposure, 2 = Experience, 3 = Expert*

<b>Skill Area</b>	<b>Rating</b>	<b>Interest</b>
<b>Consulted</b> (on new designs/investment strategy)		
<b>Coordinated</b> (events/work schedules)		
<b>Corresponded</b> (with other departments/colleagues)		
<b>Counseled</b> (students/peers/job-seekers)		
<b>Created</b> (new programs/artwork/internet sites)		
<b>Cut</b> (diamonds/concrete/fabric/glass/lumber)		
<b>Decided</b> (which equipment to buy/priorities)		
<b>Delegated</b> (authority)		
<b>Designed</b> (data systems/greeting cards)		
<b>Directed</b> (administrative staff/theatre productions)		
<b>Dispensed</b> (medication/information)		
<b>Displayed</b> (results/products/artifacts)		
<b>Distributed</b> (products/mail)		
<b>Dramatized</b> (ideas/problems/plays)		
<b>Edited</b> (publications/video tape/film)		
<b>Entertained</b> (people)		
<b>Established</b> (objectives/guidelines/policies)		
<b>Estimated</b> (physical space/costs/staffing needs)		
<b>Evaluated</b> (programs/instructors/peers/students)		
<b>Exhibited</b> (plans/public displays/evidence)		
<b>Expressed</b> (interest in development projects)		
<b>Facilitated</b> (multimedia exhibit/conflict resolution)		
<b>Found</b> (missing persons/appropriate housing)		
<b>Framed</b> (houses/pictures)		
<b>Generated</b> (interest/support)		
<b>Grew</b> (plants/vegetables/flowers)		
<b>Handled</b> (detailed work/data/complaints/toxins)		
<b>Hosted</b> (panel discussions/foreign students)		
<b>Implemented</b> (registration system/new programs)		
<b>Improved</b> (maintenance schedule/systems)		
<b>Initiated</b> (production/changes/improvements)		
<b>Inspected</b> (physical objects/repairs/electrical work)		
<b>Installed</b> (software/bathrooms/electrical systems/parts)		
<b>Interpreted</b> (languages/new laws/schematics/codes)		
<b>Interviewed</b> (people/new employees)		
<b>Invented</b> (new ideas/machine parts)		
<b>Investigated</b> (problems/violations/fraud)		
<b>Landscaped</b> (gardens/public parks/indoor gardens)		
<b>Led</b> (foreign tours/campus tours)		
<b>Listened</b> (to others/to conference calls)		
<b>Located</b> (missing information/facilities)		
<b>Maintained</b> (transportation fleet/aircraft/diesel engines)		
<b>Managed</b> (an organization/a mail room/a retail store)		
<b>Measured</b> (boundaries/property lines/bridge clearance)		
<b>Mediated</b> (between people/civil settlements)		
<b>Met</b> (with dignitaries/public/community groups)		

*Competency Rating**1 = Exposure, 2 = Experience, 3 = Expert*

<b>Skill Area</b>	<b>Rating</b>	<b>Interest</b>
<b>Monitored</b> (progress of others/water flow/electric usage)		
<b>Motivated</b> (workers/trainees)		
<b>Negotiated</b> (contracts/sales/labor disputes)		
<b>Operated</b> (equipment/hydraulic test stand/robotics equipment)		
<b>Organized</b> (tasks/library books/data bases)		
<b>Painted</b> (houses/cars/aircraft/interiors)		
<b>Patrolled</b> (runways/public places/property/buildings)		
<b>Persuaded</b> (others/customers)		
<b>Planned</b> (agendas/international conferences)		
<b>Predicted</b> (future needs/stock market trends)		
<b>Presented</b> (major selling points/new products)		
<b>Prepared</b> (reports/meals/presentations)		
<b>Printed</b> (books/reports/posters)		
<b>Processed</b> (human interactions)		
<b>Programmed</b> (computers)		
<b>Promoted</b> (events/new products/new technology)		
<b>Proofread</b> (news/reports/training materials)		
<b>Protected</b> (property/people)		
<b>Published</b> (reports/books/software)		
<b>Purchased</b> (equipment/supplies/services)		
<b>Questioned</b> (people/survey participants/suspects/witnesses)		
<b>Raised</b> (performance standards/capital investments)		
<b>Read</b> (volumes of material/news releases)		
<b>Recorded</b> (data/sales totals/music/video)		
<b>Recruited</b> (people for hire/executives/Marines)		
<b>Rehabilitated</b> (people/old buildings)		
<b>Repaired</b> (mechanical devices/exhaust systems)		
<b>Reported</b> (findings/monthly activity)		
<b>Researched</b> (library documents/cancer/diseases)		
<b>Renewed</b> (programs/contracts/insurance policies)		
<b>Reviewed</b> (program objectives/books and movies)		
<b>Revised</b> (instructional materials)		
<b>Scheduled</b> (social events/doctor's appointments)		
<b>Sold</b> (advertising space/real estate/cars)		
<b>Served</b> (individuals)		
<b>Sewed</b> (parachutes/clothing/upholstery)		
<b>Signed</b> (for the hearing impaired)		
<b>Sketched</b> (charts and diagrams)		
<b>Spoke</b> (in public)		
<b>Supervised</b> (others)		
<b>Taught</b> (classes/math/science)		
<b>Tailored</b> (clothing/services)		
<b>Televised</b> (conferences/training/events/shows)		
<b>Tested</b> (new designs/students/employees)		
<b>Updated</b> (files)		
<b>Verified</b> (reports/identity)		



*Competency Rating*

1 = *Exposure*, 2 = *Experience*, 3 = *Expert*

Skill Area	Rating	Interest
<b>Volunteered</b> (services/time)		
<b>Wrote</b> (reports/training manuals)		
<b>Weighed</b> (trucks/patients/precious metals)		
<b>Welded</b> (bike frames/airframes/alloys)		
<b>X-rayed</b> (limbs/stressed equipment)		
_____		
_____		
_____		
_____		
_____		

**Notes:**

## ANALYZING TRANSFERABLE SKILLS

In the blanks below, write the skills you circled and checked in the Transferable Skills Inventory. Circle your competence level. Write a detailed example of how you used that skill. Remember to consider your competence level as you identify specific jobs. You may want to use these examples when you write your resume.

### EXAMPLE

**Skill:** Recruited \_\_\_\_\_ 1 2 **3**

**Example:** Promoted and marketed the benefits of a military background to high school students which assisted in consistently meeting military recruitment goals.

#### Competency Rating

1 = Exposure, 2 = Experience, 3 = Expert

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

**Skill:** \_\_\_\_\_ 1 2 3

**Example:** \_\_\_\_\_  
 \_\_\_\_\_

## I.5 DETERMINE YOUR WORK PREFERENCES

### What to Know

In addition to your skills and experience, your personal preferences about what you want to do are critical in your job search. If you think about what kind of work you prefer before beginning your job search, you will have a better idea of which jobs to pursue. You will also be better prepared for interviews, filling out applications, and developing your resume.

*Your transition office has resources that can help you investigate these aspects of your job search. Online sources are also available. See the transition website for links to useful information.*

This section, once completed, will give you an idea of your interests and personal style. This relates to occupational job titles and the temperament required by those jobs.

When you begin to research jobs and companies, refer back to this section to ensure that your work preferences are consistent with job descriptions.

### What to Do

The following questions will help you identify your work preferences. Read each question, circle your choice, and follow the directions at the end.

1. **I enjoy working with:**
  - a. data (information, ideas, words, numbers)
  - b. people
  - c. things (machines, equipment)
2. **I prefer working:**
  - a. indoors
  - b. outdoors
  - c. some inside and some outside
3. **I want to work for a company:**
  - a. with less than 100 employees
  - b. with 100 to 500 employees
  - c. with 500 or more employees
  - d. that I own
4. **I would like to work in a:**
  - a. large city
  - b. medium size city
  - c. town or suburban area
  - d. small town or rural area

**5. I prefer a job that involves:**

- a. a lot of travel
- b. some travel
- c. no travel

**6. I want a job that requires:**

- a. interacting with a lot of people
- b. some interaction with people
- c. very little interaction with people
- d. no interaction with people

**7. I would like work duties that:**

- a. frequently change
- b. vary from day to day
- c. are fairly routine
- d. never change

**8. I am willing to work overtime:**

- a. as much as possible
- b. frequently
- c. occasionally
- d. never

**9. For the right job I am:**

- a. not willing to relocate
- b. not able to relocate
- c. willing to relocate
- d. eager to relocate

**10. I want to work:**

- a. full-time
- b. part-time
- c. temporary

**11. What are some things you like to do in your spare time?**

**12. What are your hobbies?**

**13. Are you more comfortable as a team member or a team leader?**

14. Where do you want your career to be in 5 years?

15. Which of your past jobs did you like least? Why?

16. Which jobs did you like best? Why?

17. What kind of job would you do if you could choose any job you wanted?

18. What kind of training would you like to have, if any?

19. Why did you choose your previous field of work?

20. Do you prefer to work day shift or night shift?

Look over your responses on this survey. Write your priority work preferences below. This summary will help you clarify which work preferences are most important to you.

**EXAMPLE**

**I prefer a job where I:** *work with people, inside and outside, full-time, day shift, in a small city, and do some traveling. I am willing to relocate, but not out of state.*

**I prefer a job where I:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# I.6 ANALYZE WORK-RELATED VALUES

## What to Know

Your work-related values influence how you feel about your job. You need to know your values as you begin to look for a job. To be satisfied with your work, you should choose a job that matches your work values as closely as possible.

## What to Do

Following is a list of work values for you to consider as you begin your job search. Rate each item on a scale of not important to very important. Then review your list to see which items you feel most strongly about. Pay close attention to the list as you set your goals. Your values relate directly to the working conditions in each company or occupation you research.

*Competency Rating*

*1 = Not important, 2 = Somewhat important, 3 = Moderately important, 4 = Very important*

1                      2                      3                      4

WORK VALUE	RATING			
Being Around Interesting People				
Benefits				
Blending of Family and Career				
Clear Expectations				
Clear Rules				
Competition				
Cultural Diversity in the Workplace				
Flexible Work Schedule				
Freedom from Pressure/Stress				
Independence				
Involvement in Decision-Making				
Leisure Time				
Mental Challenge				
Power and Influence				
Public Contact				
Quality of Product				
Recognition				
Regular 40-Hour Work Week				
Salary				
Security				
Status and Prestige				
Travel Opportunities				
Variety and Change in Work				

*We keep moving forward, opening up new doors, and doing new things, because we're curious and curiosity keeps leading us down new paths. (Walt Disney)*

## 2. CAREER EXPLORATION

### OBJECTIVES

*The lessons in this chapter prepare you to:*

- Identify and research career possibilities
- Determine your financial needs as a way of estimating your salary requirements

## 2.1 CAREER RESEARCH

### What to Know

The closer the match between a job and your work preferences, financial needs and transferable skills, the more likely you will be successful and happy in that job. Remember to search for that perfect position, but keep in mind, it is rare to find a perfect match.

The following is a list of ways you can conduct career exploration.

- Business magazines
- Business section of newspapers
- Chamber of commerce
- Colleges and universities
- Employment agencies/services (temporary or full-time)
- Employment counseling
- Informational interviews
- Internet
- Internships
- Job fairs
- Job shadow
- Job share
- Library research
- Occupational handbooks
- Small Business Administration (entrepreneurship)
- Talk to family, friends, teachers, professors and acquaintances about work and careers
- Trade shows
- Training or apprenticeship programs
- Transition office
- Volunteer

*As you begin to explore, refer to the following networking and telephone techniques.*

### Using the Phone

The telephone may be your most important occupational exploration tool. Using it effectively can bring you more information and job leads than any other method.

Calling employers can lead to valuable information that you can use in various stages of gathering information, making decisions and tapping into the hidden job market. Employees hold the most current information regarding their industry and the future of specific occupations. **DO NOT ASK FOR A JOB.** You are looking for:

- information
- possible informational interview
- review of/advice for your resume
- referrals or names of other employers

Preparation and practice will make you a lot more successful. Practice making calls with a friend who will play the part of the contact person. Tape record the practice call and think of ways to improve your performance when you listen to the tape.



### General Telephone Tips

- Smile when you talk on the phone! Use a friendly and conversational tone of voice. Your mood and physical condition show in your voice.
- Try to speak at the same rate as the person you are talking to. This will help you avoid letting your nervousness show by talking too fast or too slow.
- “If you don’t know where you’re going, you will probably wind up somewhere else” is an adage that applies to phone calls. There is no substitute for preparation! Know what information you want to gather before you make the call. Being prepared will give you confidence.
- Keep good records. Make notes about every call you make . . . you never know when you will have to refer back to a conversation.
- Write an outline of what you are going to say on the phone. This will help you to be less nervous and to assure you get all the information you need. Additionally, you will come across as organized and professional. See the example on the next page.

### Cold Calling

Tap into the hidden job market by using the telephone to make cold calls. Use the Internet and Yellow Pages to identify companies where you might like to work. Make a list of places to call, including the company name, address, phone number and any facts about the company you may obtain from your contacts. Don’t worry if your list is long. A longer list is better because your chances of finding a job increases as your list gets longer. You could create this company list by researching in a specific geographic area or a certain industry. When you make cold calls to the companies on your list, keep the following tips in mind:

- Research a company before you call. Refer to section 3.4, Research Companies, for more information on this topic.
- Ask the receptionist for the name of the person you should contact; that may be the head of a department, shop manager or foreman, etc. Write down the person’s name! Then ask to speak to that person.
- If you are calling as a result of a referral, begin the conversation using the name of the person who referred you (i.e., “Hello, Ms. Jones, John Doe suggested I call.”)
- Mention you need only a few minutes of the person’s time.
- Find out the position of the person you are talking to. Giving your speech to the wrong person can be a waste of time to both parties.
- Don’t give too much information. If your purpose is to get an informational interview, tell enough to interest the person in your skills, get an appointment and get off the phone.
- Ask the employer how your skills can benefit the company and what additional skills would make you more employable.
- Persist. Make new contacts every day and follow up on every lead you get!
- This is not easy. You will hear “No” more often than you hear “Yes.” Don’t give up!
- Send a thank you note!

Try to obtain some sort of information from everyone you contact. Such as:

- Informational interview
- Referral to another source
- Job lead
- Experience/qualification required for field
- Review and/or advice on your resume

## What To Say On The Phone

Talking to the Receptionist/Secretary:

**YOU:** Hello. My name is \_\_\_\_\_. May I speak with Mr./Ms. \_\_\_\_\_? (if you do not know the person's name, ask for: your production, marketing, design, construction, etc. manager)

**RECEPTIONIST:** What is the purpose of the call?

**YOU:** I'm looking for some information that pertains to their department, and I was referred by Mr./Ms. \_\_\_\_\_.

- If they offer to put you through to the person's voice mail, do it. You may or may not want to leave a message, but chances are you will find out the person's name from their voice mail recording.

## When You Get Through

- Have an outline or script prepared.
- Introduce yourself. Mention who referred you.
- Give a brief description of your background.
- Have a list of topics and questions you want to discuss.

## Using A Script

When making your phone calls, use a script. It helps to get the conversation going smoothly and will make you more comfortable. There are three primary reasons why you would call an employer and each one requires different questions.

### A. Career Exploration

When you are not sure what career you want to pursue and are in the initial stages of exploration, you want to speak with individuals who can look at long-range projections and understand your field of interest.

"I am seeking information about the (medical, aviation, electronics) field and I would like your advice. I know you are very busy, but I only need a few minutes of your time."

- What do you see as a growth area for this industry?
- What problems/issues do you see that will affect this area in the future?
- What job titles do you see as hard to fill in the future and why?

### B. Specific Occupations

Once you have narrowed down specific occupations, you will want to research them and speak to people who understand those jobs (managers, supervisors, trade journals and schools).

“I am very interested in the occupation of \_\_\_\_\_ and I would like to ask your expert advice on this area.”

- What qualifications do people who work in \_\_\_\_\_ position have?
- Do you have difficulty finding qualified applicants when you have a job opening for a \_\_\_\_\_?
- How many people work in your company who have this title?
- What do you see in the future for this occupation?
- How many people have you hired in the last six months?
- How many positions do you plan to hire in the next year?
- What do you see as an entry-level salary? What salary after two years?

### C. Company Information

Once you begin your actual job search you need to focus on companies where you can target your resume and maximize your interview time. Try to speak with managers and supervisors. Human resources can supply you with reports and brochures and employers themselves can be a good resource. This is where your network contacts and library research can be of great help. **Obtain as much information as possible prior to contacting the company directly.**

The telephone is one method of researching the company. Section 3.4 will give you additional methods.

*It matters if you just don't give up. (Stephen Hawking)*

## 2.2 ASSESS FINANCIAL NEEDS

### What to Know

One of the issues you must consider when looking for possible jobs and careers is money. If you look back at the work-related values you identified in section one, you may find salary at the top of the list, the bottom or anywhere in between. There is a bottom line. You need a certain amount of money to support yourself and to reach your goals.

### What to Do

The pay and benefits structure in the military is unique. In the civilian labor force federal and state taxes will be withheld from your pay. You might also pay social security tax and city or local taxes. Benefits such as retirement plans, health care, day care, etc. may also be deducted from your pay. It is important to consider the benefits offered by an employer. Some provide no benefits while others pay for a wide variety of benefits.

### Practice

Before looking for employment, you should determine the amount of money you will need to earn in order to meet your expenses and your goals. Use the following budget worksheets to help you figure out your needs. Work on this exercise with your spouse and/or other significant members of your household and family.

### Financial Planning

If you have personal financial concerns, you need to seek appropriate counseling. Your transition center is a great resource to help you find the right consultant. You may also want to consider obtaining a Credit Bureau Report. See your transition center for more resources and information.

### Transition Budget Worksheet Instructions

1. Complete the transition budget worksheets.
2. When completing the worksheets make sure your estimates are realistic. Contact the transition assistance center, real estate agencies and/or local libraries in the general area you anticipate moving to. Ask them for detailed estimates on the cost of living in that area. Also, look over your checkbook register for the past several months to get an idea of how much and where you spend your money.
3. This worksheet will be instrumental in helping you determine a target salary for your employment search.
4. Keep in mind sources of income such as retirement and spouse's income.

5. Consider part-time employment to help until you find a permanent position.
6. Be certain you evaluate where you can save money (i.e., grocery store vs. commissary, insurance, number of times you eat out, etc.). Also, remember the benefits you currently receive will change and you need to see these as a future expense.

**Remember: Employment searches may take longer than you anticipate.**

When you prepare your household budget, be conservative and thrifty. Plan for all of your necessary expenses and add a “cushion” amount. Spend carefully based on what you need during this time of transition. Wait until you are employed to commit to new or extravagant purchases.

*Preparing a budget will help you avoid financial problems during your transition.*



# MONTHLY TRANSITION BUDGET WORKSHEET

Month of: \_\_\_\_\_

**1. Housing**

Rent or mortgage \_\_\_\_\_  
 Heating and electricity \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Other (cable, etc.) \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**2. Food**

Groceries \_\_\_\_\_  
 Restaurant meals \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**3. Transportation**

Gas/Maintenance \_\_\_\_\_  
 Public transportation \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**4. Personal**

Haircuts/Cosmetics \_\_\_\_\_  
 Laundry/Dry-cleaning \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**5. Clothing**

Work/Job search clothes \_\_\_\_\_  
 Family/Personal clothing \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**6. Child Care**

Daycare and babysitters \_\_\_\_\_  
 School expenses/Fees \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**7. Debts**

Charge accounts/Credit cards \_\_\_\_\_  
 Loan payments \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**8. Sundries**

Entertainment \_\_\_\_\_  
 Newspapers \_\_\_\_\_  
 Job search supplies \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**9. Insurance**

Medical/Dental \_\_\_\_\_  
 Personal/Life \_\_\_\_\_  
 Car \_\_\_\_\_  
 House/Household \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**10. Medical**

Doctor/Dentist \_\_\_\_\_  
 Drugs \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**11. Taxes**

Property Tax \_\_\_\_\_  
 Income Tax \_\_\_\_\_  
 State and local taxes \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**12. Miscellaneous**

Education \_\_\_\_\_  
 Savings/Retirement \_\_\_\_\_  
 Other \_\_\_\_\_  
 SUBTOTAL \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## TRANSITION BUDGET FINANCIAL PLANNING WORKSHEET

1. Total amount of savings on hand. \$ \_\_\_\_\_
2. Total amount of additions to savings you will make prior to leaving military service. \$ \_\_\_\_\_
3. Total amount of last paycheck. \$ \_\_\_\_\_
4. Total amount of leave cashed in (dollar value). \$ \_\_\_\_\_
5. Total amount of additions to savings based on sale of property, house, car, garage sale, etc. \$ \_\_\_\_\_
6. Add up lines 1, 2, 3, 4, and 5 and enter the total here. \$ \_\_\_\_\_
7. Total amount of money you will remove from savings to pay outstanding debts. \$ \_\_\_\_\_
8. Total amount of money you will remove from savings to pay moving costs. \$ \_\_\_\_\_
9. Total amount of money you will take from savings to secure housing (deposit, down payment, closing costs). \$ \_\_\_\_\_
10. Add up lines 7, 8 and 9 and enter the total here. \$ \_\_\_\_\_
11. Subtract line 10 from line 6 and enter the sum here.  
This final sum is what you will have available to live on after you leave military service. \$ \_\_\_\_\_
12. Look on your monthly budget expense worksheet (previous page).  
Enter the total monthly expense amount here. \$ \_\_\_\_\_
13. Divide the amount on line 11 by the amount on line 12.  
Enter the answer here. # \_\_\_\_\_

This is an estimate of the number of months you can go without income. You can increase this number of months by generating income from part-time work, spouse's income, unemployment insurance, etc.

