

## Welcome Home

### You're leaving the military. Here are some ways to help figure out what's next

As you begin your transition from military service, you have to start figuring out the answers to two essential questions: “*what do you want to do next?*” and “*where do you want to live?*” You'll notice that these will be the first things people tend to ask you when they find out you're leaving the military, and not having a coherent answer to these can be a big source of stress and frustration. On the other hand, having a clear vision for your next career is a critical component to all the “must haves” for transition like writing a resume, creating an elevator pitch, being able to market yourself, conducting a focused job search and interviewing.

Here are some ways to think about figuring out your next career:

**You are not alone:** For those of us who have made the leap and have transitioned out of the military, the question of what to do next was unclear to most of us at first too, so you're in good company. Not knowing exactly what you want to do isn't a defect, it's a feature of getting a fresh start and part of the whole transition process. Ask yourself two basic questions: 1) *What are you good at?* 2) *What do you enjoy doing?* If the answer is the same for both, I'd say that is a great starting point. Mentors, veteran transition assistance groups and *networking* are indispensable when it comes to filling in the rest. Be patient and give yourself the time to figure this out. Don't be embarrassed to ask for help along the way—there is plenty of assistance out there if you know where to look.

**You don't have to let your service define who you are or what you do next:** You are free to do whatever you want, including trying something completely different. Just understand that the further your interests are from your skills and experience, the more effort is required to close these gaps and be competitive. This means you have to get busy conducting informational interviews and finding mentors in your field of interest. This networking may reveal that you need additional training, an advanced degree, or industry certifications. You may need to do volunteer work or an internship like the DoD Skillbridge program to help gain industry experience. Networking with others in your field of interest can also help you think about your service and experiences in a different way. It might even keep you from wasting valuable time chasing certifications and training that are irrelevant or not adding value to your career path. Don't make assumptions...ask people that know.

**Using the skills you acquired in the military:** You have a set of skills and experiences that came with serving in the military over the years. The path of least resistance for many exiting the military is doing something that is directly aligned with those skills and experiences because this has the potential to provide you a better paycheck and starting position. For example, if you were an intel analyst for 20 years, and you want to take off the uniform and be an intel analyst for the defense industry, then you can expect your salary to start off in the range of a senior level or subject matter expert position with little to no additional training. For those that don't feel like working your way up the rungs of the ladder in a different career field, there will be a strong pull to stay in your comfort zone and carry-on in your field of expertise. Just know that this is perfectly fine, and in many cases a completely logical decision, particularly if your military skills are in high demand.

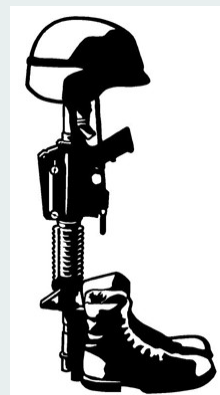
**Finding your next career isn't a search for the Holy Grail:** There's no perfect job, just opportunities that are on a sliding scale that range from a bad to good fit *for you*. Every job is going to come with its own tradeoffs and benefits. What you want to look for is something that checks as many of your preference boxes as possible, such as a suitable location, pay and benefits, time-off, company culture, work-life balance, finding something enjoyable and a boss and co-workers you like to work with.

**You won't always get it right the first time:** You don't have to stay in a job you don't like. A job isn't a marriage and there's no “till death do you part” clause in any job offer. It's also important to remember that the best time to look for a job is when you already have one. If you plan on leaving, secure your next opportunity first and leave gracefully...its never a good idea to burn your bridges. Statistically speaking, the first job you take out of the military will likely not be your last. While people tend to change careers between five to seven times during their working years, there is a clear distinction between changing jobs as a part of upward growth and better opportunities vs. being a “job hopper” who can't seem to stay employed or figure out what they want. If you are changing jobs more than your underwear, this is not a good look and you will have an uphill battle trying to explain this to future potential employers.

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- Are you newly discharged from the military? Were you injured or do you have health issues that may be related to your service? Make an appointment to see if you qualify for disability compensation.
- Are you a service member, veteran, or the surviving spouse of a service member? Make an appointment to see what types of benefits may be available to you.



## SCOTT COUNTY VETERAN AFFAIRS

The Veteran Services program provides assistance to all veterans and their dependents in applying for federal and/or state benefits and other related matters. Federal benefits include:

### Applying for:

- Compensation (Service connected disability)
- Pension (Non-service connected disability)
- Widow's Benefits
- Survivors Benefits Plan
- Certificates of Eligibility for Home Loans
- Aid and Attendance for Nursing Home and Housebound Veterans
- Iowa's Veteran's Home Admittance
- Apportionments
- Overpayments
- Appeals
- Obtaining military records and medals
- Upgrading discharge
- Distributing grave markers and flag holders

# VA resumes collection of debts from benefits overpayments, medical co-pays

[Veterans Affairs officials](#) resumed debt collections this weekend for individuals who were overpaid disability and education benefits or owe co-payments for medical visits, ending a suspension of the debt program put in place at the start of [the coronavirus pandemic](#).

The move means that veterans who owe the department money will start receiving debt notifications in coming days, with information on how to repay and what financial assistance programs may be available to them. However, VA officials said that they won't start deducting those debts from monthly benefits payouts until January 2022, to give individuals time to prepare for the financial impact of the moves.

About 600,000 veterans are expected to be impacted by the move. Of that group, about half have made payments to VA since the debt collection suspension was announced in April 2020. The rest have made partial payments, or entered into a repayment plan.

VA officials said money owed to them totals about \$1.13 billion. Debt collections were paused by the department as part of a series of changes that the department put in place to respond to the then new pandemic threat.

Many of those office closings and program suspensions have been rolled back in recent months, as the number of staff and patients throughout the VA system have gotten vaccinated and returned to normal business operations.

In a statement, VA leaders said they will "continue to provide relief options such as extending repayment plans, waivers and temporary hardship suspensions during these challenging times. It has been and will remain a priority of the department to work individually with each veteran."

Officials said that all veterans who owe debts related to compensation and pension benefits payouts will be automatically put in a 36-month repayment plan starting in January.

In cases where individuals have small benefits payouts and large outstanding debts, the money withheld could erase their entire monthly allowance. But officials called those "rare cases" and said officials from VA's Debt Management Center would work with all individuals to ensure those moves do not cause financial harm.

For education debts, the department will "recoup benefits payouts to cover the debt instead of instituting an automatic repayment plan." Officials said the reason for that approach is to ensure student veterans don't face significant debt after graduation. Veterans can apply to defer collection action until the end of fiscal year 2022 — which is Sept. 30, 2022. In some cases, veterans can also appeal to have their debts reduced or erased completely.

Individuals with questions about debts owed because of benefits overpayments or mistakes can call the VA Debt Management Center at 1-800-827-0648 for more information.

Individuals with medical repayments should manage those issues through the Health Resource Center, available at 1-866-400-1238.

Additional details are also available on the [department's web site](#).

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