



Military Separation Guide

Arming you for the next step in your military journey!

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Preparing For Separation

On to a new adventure

After three, five or ten years of service, the transition to civilian life can bring an incredible array of emotions: excitement, confusion, relief. Get a head start on your transition challenges by preparing now with information, resources, and a plan.

As you prepare to finish out your military service, there are many factors to consider when setting yourself up for success. Even if you are simply considering separation, a solid understanding of the ETS/EAS process is an essential component of making an informed decision. Because military life impacts the whole family, I'd encourage you to share this resource with your spouse so you can talk more about your idea for the future instead of explaining terminology!

In this guide, we have outlined some of the key questions to ask and resources to help you answer those questions. It is a general look at separation, intended for members of all branches of the military. Within your branch or installation, there may be different terms used, as well as variations in the timing and process. If you can't find an answer at any point, I'd encourage you to contact your installation's Transition Assistance Program for help!

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The Separation Process

Although everyone's situation is different, the separation process is intended to take place over the span of about 12 months. Once you submit your DD Form 2648, there will be briefings that you must attend as part of clearing your final duty station.

Pre-Separation

With this move, the decisions are all on you, including your job and where you'll live. Start by evaluating what you want. Is there a favorite area of the country you'd like to live in? Is there a specific career path you are interested in? What are the must-haves for your family? Don't forget to start making plans for health insurance when your Tricare coverage ends!

Employment Prep

It is essential that your military service records are correct before your DD 214 is issued. Mistakes are much easier to fix before they move over to Veteran Affairs. Mistakes could lead to lapses in your medical coverage or eligibility for benefits. Correct mistakes via DD Form 149.

Clearing The Installation

If you have unused leave, you should be able to use some or all of it as part of your terminal leave. This time can be used for job interviews, house hunting or moving to your new home.

DD 214

Make Your Plan

The first formal action you will take is to submit your DD Form 2648 Pre-Separation Counseling Checklist. This form encourages you to identify specific areas that you may need assistance with - including resume writing.

Evaluating Options

Learning & Transition Centers can provide assistance determining career possibilities, helping prepare for interviews, assisting with your resume and connecting you with job fair information. If continued education is an option, schedule needed assessments!

Check Your Records

In many ways, clearing your installation will be much like clearing prior to your PCS. There will be some additional steps, though.

Terminal Leave

Your DD Form 214 is a document issued upon a military service member's retirement, separation, or discharge from active duty in the Armed Forces of the United States. It is needed to verify military service for benefits, retirement, employment, and membership in veterans' organizations.

Language of Separation

Just like every other stage of military life, there are acronyms and a language just for separating.

Separation

Leaving active duty, but not necessarily leaving the service entirely. Separation typically occurs when someone reaches the date of their Expiration Term of Service [ETS] or End of Active Service [EAS] and are released from active duty, but still must complete their military reserve obligations. Upon separation, they receive form DD214, which indicates their former and future status.

When a person completes their full military obligation, they are discharged and receive a formal certificate of discharge, usually an Honorable Discharge.

Honorable Discharge



Released from duty with a rating from good to excellent for his or her service. Those who meet or exceed the required standards of duty performance and personal conduct, and who complete

their tours of duty, normally receive an Honorable Discharge.

General Discharge

Released with satisfactory conduct but when there is considerable departure from duty performance and conduct expected of military members. Veterans may not be eligible for certain veterans' benefits under a General Discharge, including the GI Bill.

Other Than Honorable Conditions Discharge

The most severe type of military administrative discharge is the Other Than Honorable Conditions Discharge. Veterans who receive an Other Than Honorable

Discharge cannot re-enlist in the Armed Forces or Reserves, except under very rare circumstances. Veterans' benefits are not usually available to those discharged through this type of discharge.

Bad Conduct Discharge

Released from duty by a court-martial due to punishment for bad conduct. A Bad Conduct Discharge is often preceded by time in military prison. Virtually all veteran benefits are forfeited if discharged due to Bad Conduct.

RE Code

This specifies under what conditions the member can reenlist in the Armed Forces.

IRR

Individual Ready Reserve is comprised of former active duty or reserve military personnel.

ROAD

Retired On Active Duty, a tongue-in-cheek reference to those service members in jobs that leave them substantial time for preparing for retirement/ETS/EAS.

Common Acronyms

ADSC: Active Duty Service Commitment

DEROS: Date Eligible For Return From Overseas

DOE: Date of Enlistment

DOS: Date of Separation

EAD: Extended Active Duty

ETS: Expiration of Term of Service

EAS: End of Active Service

MSO: Military Service Obligation

Transition Assistance Program

1 Mandatory Briefings

Each service has their own series of briefings that are part of the transition process. Some installations may have additional programs. You should get a list when submitting your DD Form 2648.



2 Optional Resources

Throughout the process, you will be offered access to a number of nonprofit or optional programs available for transitioning service members. Many of the meetings you attend will be mundane - take the time to pay attention to the opportunities available. Many of these programs are underutilized because no one knows how useful they are!

3 DD Form 2648

The Pre-Separation Counseling Checklist initiates your separation activities - including the mandatory briefings. You may fill out your DD Form 2648 yourself or with a Transition Assistance Counselor, depending on your service and installation policies.

4 Transition Counselors

Each of the services offers access to professionals who are familiar with the separation process.

Army - ACAP

Air Force - Airman and Family Readiness Center

Navy - Fleet and Family Support Center

Marine Corps - Transition & Employment Assistance Center

Coast Guard - Work Life Division

5 Transition GPS Core Curriculum

The full complement of briefings available to transitioning service members is a mix of mandatory and optional. Take advantage of as many of these resources as you can!

6 Nonprofit Assistance

In addition to programs offered by your service, there are a large number of nonprofit organizations that offer assistance to transitioning service members. From education to employment, there is a tremendous range of eligibility and services.

7 GI Bill

As part of your transition counseling, consider whether utilizing your GI Bill benefit would help you make the transition to a new career. Check the resources section for more information on how to determine your GI Bill eligibility.

Separation Finances

Thrift Savings Plan

The Thrift Savings Plan [or TSP] is intended to provide supplemental retirement income. ETSing before retirement does not affect your TSP contributions and earnings. If you enter the federal civilian service, you will be able to roll over your TSP and continue contributing. It may be tempting to cash out your TSP when you ETS/EAS, but there are serious penalties that should be considered before you do so. Early payout incurs income taxes and potentially a 10% early payout penalty.

Separation Pay

Under some circumstances, separating service members are entitled to separation pay. Separation board selectees or those fitting specific service requirements should be informed of the amounts they are entitled to during transition counseling.

VA Home Loans

If you are a service member, veteran or their surviving spouse, Reservist or National Guard member, and want to buy, build, retain, or improve a home, you may be eligible for a VA-backed home loan. By guaranteeing a portion of the loan you seek through mortgage companies and banks, the VA can help you attain better rates. It is important to remember that it

is a guarantee program [as opposed to a loan lender] that enables a veteran to obtain a loan from a lender and provides specific rights and limitations. See page 10 to consider what you need in a home and your home buying budget.

VA Compensation & Benefits

Eligibility for VA compensation and benefits is a complex and varied issue. Different aspects of the program have a range of qualifying requirements including: the time period during which you served, amount of time served, type of discharge and disability assessment results. During the course of your transition, you will have the opportunity to review your eligibility. It is much easier to fix mistakes while you are still active, so don't be hesitant to speak up if you feel there has been an error made.

Health Insurance

Perhaps one of the most critical arrangements that must be made is health care insurance. Before you leave military service, you should arrange for health insurance to protect yourself and your family.

Tricare

The Transitional Assistance Management Program (TAMP) offers transitional Tricare coverage to certain separating active duty members and their family members. Tricare eligibility under TAMP is available up to 180 days. Your eligibility and options under TAMP will be explained to you during your transition briefings.

Pre-Separation Medical Exam

One of the requirements for eligibility for post-service VA disability compensation benefits and health care is that there must be a record of complaints, symptoms, treatment or diagnosis of disease, injury, disorder or disability during active military service.

It is highly unlikely that the VA will award you disability compensation for a disability developed after separation that can not be directly linked to a pre-separation indication or symptom.

It is vital that you raise any and all medical concerns to your PCM while still on active duty. Your pre-separation medical exam is an opportunity to review your service-related health records and identify any issues that need to be addressed.

Your Medical Records

Whether or not you will be receiving VA health care, obtain complete copies of your service medical records (including both entrance and separation examinations, interim examinations, hospital admission records and outpatient treatment records). You can request a copy from your installation's hospital. While much of the military health care system has been digitalized, if you have older records they may not be included in the digital record.

Dental Care

The Tricare Active Duty Dental Program (ADDP) offers coverage to those members in the Transition Assistance Management Program. Authorizations will not be granted for dental care procedures that would take longer than their 180-day maximum TAMP period. Family members and dependents are not eligible for ADDP benefits under TAMP, but are eligible to purchase coverage through the Tricare Dental Program.



Employment Resources

Before your separation from active duty, visit your local Education Center, Navy College Office, or Marine Corps LifeLong Learning Center. Guidance counselors can provide assistance determining the goals that are right for you, the appropriate curriculum, educational institution, and help you with the paperwork necessary to enroll in an academic or vocational program. If you are unsure of what you want to do after military service, counselors can recommend aptitude tests or vocational interest inventories to help clarify your career goals and identify skills for which you have an aptitude.

Your military occupational specialty (MOS) may require a license or certification in the civilian workforce, but with some advance planning you might be able to use Tuition Assistance or existing programs to cover the cost.

For up to 48 months, VA's Vocational Rehabilitation and Employment (VR&E) program assists service members, veterans, and certain family members with service-connected disabilities to prepare for, obtain, and maintain suitable employment and to achieve independence in daily living.

Top 20 Veteran Employers

Every year, Military Times compiles an impressive range of information about the country's top veteran employers. These companies top the list!

[Verizon](#)

[Union Pacific Railroad](#)

[USAA](#)

[PWC](#)

[BAE Systems](#)

[Booz Allen Hamilton](#)

[Intuitive Research and Technology](#)

[The Boeing Co](#)

[CACI International](#)

[Capital One](#)

[Hilton Worldwide](#)

[Lockheed Martin Corp](#)

[Bank of America](#)

[General Electric](#)

[US Bank](#)

[Prudential Financial](#)

[General Motors](#)

[Express Scripts](#)

[First Data](#)

[Comcast NBC International](#)

Curious how these companies were selected?

[Check out the methodology!](#)



Guard and Reserve Service

Your active duty commitment is coming to an end and you're ready for the next adventure. But that doesn't mean that your service has to end. The Guard and Reserve offer opportunities to continue your military career!

RCCC [Reserve Component Career Counselor] teams offer Reserve and National Guard career counselors who will be able to assist you in transitioning from active duty and provide you information on Reserve Component benefits and Troop Program Unit vacancies. Guard or Reserve service lets you continue to serve while transitioning to a civilian career.

Beyond the ability to continue to serve, switching to the Guard and Reserve can offer financial benefits as well. You can build on your active duty time in service

towards a Reserve/Guard military retirement. Additionally, you become eligible for Tricare Reserve Select, which alleviates the concern over a gap in health care coverage.

Continued service through the Guard or Reserve can ease the transition - but availability will depend on current numbers. If this is even a potential option for your future, speak to a representative as early in the process as possible.



Relocation Planning

Maybe more than any PCS, this move may feel overwhelming. You're calling all the shots.

Military Assistance

The Relocation Assistance Program is a needs assessment and planning tool for individuals and families tailored to their personal circumstances and requirements with extensive information concerning military and civilian communities worldwide.

Shipping & Storage

Separatees are authorized storage and shipment of household goods for up to six months. Your items may be shipped to

your home of record [i.e. where you lived when you entered the military] or where you were initially called to active duty.

Searching For Your Dream Home

For many service members, leaving the military means buying a home! Beginning on page 12, we've included resources for finding and funding your dream home.

► **The right time to buy a house?
AHRN.com has the resources
you need!**

Your ETS/EAS & the VA Loan Benefit

If buying a home is part of your plan as you leave military service there are important considerations to take in mind regarding your VA Loan benefit.

VA loans are like most other loan programs as it relates to credit, employment and assets to close. Mortgage lenders, regardless of the loan program, make sure the applicant has demonstrated a responsible – not perfect – credit history. The applicant has demonstrated an ability to repay the mortgage along with other monthly credit obligations and has enough funds in the bank to take care of related closing fees. Yet as it relates to income, VA loans take a few more steps.

VA Loan Employment Requirements

Guidelines require a VA applicant to document at least a two year employment history and the lender must also determine that income has a likelihood to continue in the future for at least two to three years. But what if you're leaving service and joining the civilian force? What about the continuance of income?

This is important because part of the approval process is to verify your ETS/EAS date and if it's less than 12 months out, you might find it difficult to obtain a VA loan. VA loan guidelines are a bit more lenient than some other programs in this regard. But if your ETS/EAS is coming soon, individual lenders may not approve your VA loan application because your current income, even though you have at least a two year history, can't be verified past your ETS/EAS date. If your ETS/EAS date is more than 12 months beyond the date you close on your home, most VA lenders will use your most recent LES to verify income and approve you for a VA loan with nothing down. On the other hand, however, there are a few more hurdles to jump.

Employment Verification Options

To get beyond the 12 month guideline, the easiest solution is to re-enlist. If that's not in your plans, it's also possible to document a valid employment offer for a job that starts immediately after release from active duty. Be prepared to fully document this offer with a letter from the future employer on the employer's letterhead showing start date and gross monthly income. However, there are VA lenders that are still wary of determining the likelihood the income will be there to handle the new VA loan. They may not approve a VA loan with only a job offer.

Leveraging Your Spouse's Income

The final option is a little known VA guideline that allows for a VA loan approval without a bona fide job offer but under certain conditions. The borrower should demonstrate there are compensating factors that allow a lender to go ahead and approve the loan application. These

factors include a down payment of say 10.0% of the sales price of the home, plenty of cash in the bank and solid credit. The borrower should have local ties to the community and/or a working spouse with income. VA guidelines clearly state “...coupled with a nonmilitary spouse’s income so high that only minimal income from the active duty service member is needed to qualify”.

If none of these options work, the borrower can wait until the discharge, start full time work and wait until there are at least 30 days of paycheck stubs. At this point, your income is verified and the VA lender can make a reasonable determination that you intend to keep your job.

AHRN.com invited VA Loan expert Grant Moon to outline what you need to know about your VA Loan benefit as you PCS. Grant Moon is the President and Founder of VA Loan Captain, the leading provider of VA loan education, and a marketplace where veterans can get unbiased rates and fees from VA loan lenders. Grant is also the author of “The Ultimate Guide to VA Loans,” with over 1.8 million copies distributed. He and his team also operate Home Captain Realty providing nationwide





Finding The Right Home

Planning for your new home includes more than school districts and floor plans. Sitting down to budget now will protect your financial readiness down the road!

As you evaluate your home price range, this is the perfect time to evaluate whether renting or buying is the right answer for your family. Not sure how to decide? [Start by asking these 6 questions.](#)

A down payment or deposit, closing costs, interest rate, homeowner's insurance, private mortgage insurance, maintenance and taxes, are all vital to get a complete picture of the financial obligations involved when selecting your new home. Identifying which neighborhoods have higher utilities, where flood insurance may be required, and even where additional rooms might require the purchase of new furniture, should all be built into your new home budget!

When you begin your search for a new home, many of these figures will be general estimates - which is a great place to start! You can work with your Realtor and lender, when buying, to fill in the gaps and get a more detailed picture.



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**START HOME &
REALTOR SEARCH @**
<http://bit.ly/ahrn-findarealtor>



**POST YOUR RENTAL
AD FREE @**
www.ahrn.com

Your New Home Budget

For many military families, their time on active duty is not conducive to buying a house. Frequent moves, orders with very little notice and separations are barriers to a home of your own. Your separation might be just the opportunity you've been waiting for.

As you begin to look at your post-military home options, research both rental and home ownership options to compare the costs and benefits of each. Both your upfront costs and ongoing monthly expenses should be a consideration. After years of moving, owning your own home is an attractive thought - just make sure that you are financially prepared. The more information you have and more time you give yourself to prepare, the more likely you'll find just what you need!

| PLANNING | BUY | RENT |
|---|-----|------|
| Total Household Income (after taxes) | | |
| | | |
| INITIAL COSTS | BUY | RENT |
| Down Payment/Deposit | | |
| Utility Setup/Deposits | | |
| Closing Costs (if any) | | |
| Annual Maintenance | | |
| | | |
| MONTHLY PAYMENTS | BUY | RENT |
| Mortgage/Rent Payment | | |
| Average Monthly Utilities | | |
| Monthly Tax | | |
| Homeowner/Reenter's Insurance | | |
| Private Mortgage Insurance | | |
| Maintenance | | |
| HOA dues | | |
| TOTAL MONTHLY PAYMENT | | |
| Remaining Income | | |
| TOTAL HOUSEHOLD INCOME MINUS TOTAL MO PAYMENT | | |
| | | |

Homes For Sale Comparison Sheet

| | Choice #1 | Choice #2 | Choice #3 | Choice #4 |
|---------------|-----------|-----------|-----------|-----------|
| Address | | | | |
| City | | | | |
| Rate Location | | | | |

| Finances (\$) | | | | |
|----------------------------------|--|--|--|--|
| Asking Price | | | | |
| Deposit | | | | |
| Estimated Monthly Taxes | | | | |
| Monthly Mortgage | | | | |
| Estimated Monthly Taxes | | | | |
| Square Footage | | | | |
| Price/Square Foot | | | | |
| HOA Monthly Fees (if applicable) | | | | |
| Estimated Monthly Utilities | | | | |
| Total Monthly Est. Cost | | | | |

| Home Features | | | | |
|----------------------------|--|--|--|--|
| # Days on the Market (DOM) | | | | |
| Built in (Year) | | | | |
| Lot Size | | | | |
| # of Stories | | | | |
| # of Rooms | | | | |
| # of Bedrooms | | | | |
| # of Bathrooms | | | | |
| Floor Plan Style | | | | |
| Basement | | | | |
| Attic | | | | |
| Home Features | | | | |
| Heat (Electric/Gas/Oil) | | | | |
| Air-conditioning | | | | |
| Electrical Wiring | | | | |
| | | | | |

Homes For Sale Comparison Sheet

| | Choice #1 | Choice #2 | Choice #3 | Choice #4 |
|----------------------|-----------|-----------|-----------|-----------|
| Plumbing | | | | |
| Kitchen | | | | |
| Stove (Electric/Gas) | | | | |
| Master Living Space | | | | |
| Floors | | | | |
| Patio/Deck | | | | |
| Alarm System | | | | |
| Fireplaces | | | | |
| Ceilings | | | | |
| Windows | | | | |
| Fence | | | | |
| Sprinkler System | | | | |
| Trees | | | | |
| Landscaped | | | | |
| Gutters | | | | |
| Exterior Design | | | | |
| Roof | | | | |
| Cable/Internet | | | | |
| Garage | | | | |
| Additional Buildings | | | | |

| Neighborhood Features | | | | |
|----------------------------|--|--|--|--|
| Neighborhood Name | | | | |
| Surrounding Homes | | | | |
| Nearest Grocery | | | | |
| Nearest Gas Station | | | | |
| Post Office | | | | |
| Traffic | | | | |
| Community Pool and/or Park | | | | |
| HOA | | | | |
| HOA Restrictions | | | | |

Separation Resources

For more specific questions about your service's separation process or a particular situation, here are our recommended resources.

[Navy Transition Assistance](#)

[Air Force Transition Assistance Program](#)

[Army Soldier For Life - Transition Assistance Program](#)

[Marine Corps' Transition Readiness Program](#)

[Coast Guard Transition Assistance Program](#)

GI Bill

[Military.com's Post 9/11 GI Bill Guide](#)

Transition Programs

[Veteran's Career Transition Program](#)

[Military One Source Transition GPS](#)

Reserve/National Guard

[Separating From the Reserve or National Guard](#)

[Transitioning From Active Duty to Reserve Service](#)

<http://bit.ly/ahrn-valoaninfo>

VA Loan Center

GET REAL TIME PRICING ON VA LOANS

