2015-2016 VETERANS CAREER RESOURCE GUIDE
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**VETERANS CAREER RESOURCE GUIDE**
INTRODUCTION

Thank you for reading the Veterans Career Resource Guide. You have taken the first step toward accomplishing your short-term goals this year and supporting your long-term objectives beyond college. The resource guide has been compiled with the input of veterans from different branches who have worked with Stevenson’s Office of Career Services. While this guide may seem large, it actually represents only a portion of the resources that are dedicated to veterans’ success.

Inside, you will find a number of career planning and assessment tools to help you find your post-military personal direction. There is contact information for educational and vocational support organizations as well as advice on networking, resume writing, and financial readiness. We have also included links to a number of online resources for job boards, housing assistance, and readjustment counseling. Finally, this guide includes space for you to take notes and personalize the guide to yourself and your current goals.

Overall, the purpose of this guide is to provide veterans like you with the career tools necessary to achieve success. I think that after reading it, you will agree that it accomplishes that purpose admirably.

Stevenson University’s Office of Career Services offers Veterans Career Recruiting events each year. To learn more about the Veterans Career Education Program at Stevenson University, please visit the Office of Career Services at Wooded Way or call 443-352-4477.

To learn more about Stevenson University, please visit the links provided below or call 443-352-4477. Veteran’s Career education program at Stevenson’s Office of Career Services holds Veterans Career recruiting events annually. Thank you again, and I hope this guide helps lead you to success.

Sincerely,

Matthew Morris
Stevenson University Class of ’16
Career Peer Advisor, Office of Career Services
President, Student Veterans Association
U.S. Army ‘06–’13

Funding for this publication has been generously granted by Bank of America.
The key to finding a career that is fulfilling and rewarding is to engage in a self-assessment process that will help to identify personality characteristics, strengths, define skills and interests, and clarify values so that you can create realistic goals to formulate a career plan that matches your individual characteristics. This process enables you to focus on your areas of strength insuring greater success and career satisfaction.

**CAREER PLANNING AND ASSESSMENT**

**Dependable Strengths®**
Recognizing your strengths is the first step to discovering a career that maximizes your opportunities for success and satisfaction. Dependable Strengths are motivated skills that are used repeatedly in experiences in which you have done well and enjoyed what you were doing. The more you know about your strengths, the more you will understand how to adapt to the changing demands of the workforce.

**Myers-Briggs Type Indicator®**
The Myers-Briggs is the best known and most trusted personality tool available today. This tool helps to identify your preferences in the following areas: Source of energy, how we process information, how we make decisions, how we deal with the outer world.

**Holland Code Quiz**
This is a quick assessment that will help you identify general occupational themes that you can use when you explore majors and career options. The occupational themes fall into six categories – Realistic, Investigative, Artistic, Social, Enterprising, and Conventional.

**Strong Interest Inventory®**
This generates an in-depth assessment of your interests among a broad range of occupations, work and leisure activities, and educational subjects. To reveal your interest patterns, it presents results on a variety of complementary themes and scales:

- General Occupational Themes map out broad interest patterns to describe personalities and preferred work environment.
- Basic Interest Scales provide more specific information about your areas of interest.
- Occupational Scales relate your interest patterns to those of satisfied workers within the occupation.

The use of assessments will assist you with the career planning process and help to insure that career choices and decisions are congruent with your individual characteristics so that you choose a career path that is both rewarding and challenging.

Websites such as [careerpath.com](http://careerpath.com) and [onetonline.org](http://onetonline.org) offer free skills assessment tools.
The Dependable Strengths process was developed by Bernard Haldane in 1945 to help military personnel transition to civilian life. The overwhelming success of that endeavor won the attention of Harvard Business School, which incorporated the Haldane method in its Manual for Alumni Placement.

Today the Dependable Strengths process is in use worldwide in schools (K-12), colleges and universities, community organizations, veterans associations, churches, businesses, correction facilities, and human services agencies. Dependable Strengths is a highly effective approach to personal well-being and resiliency, job search, career planning, team building, organizational development, community participation, and more. For more information, visit dependablestrengths.org.

Take note: Stevenson’s Office of Career Services offers Dependable Strengths workshops throughout the year. Visit <stevenson.edu/career-success> or call 443-352-4477 for more information.
BASIC STEPS TO EXPLORING YOUR STRENGTHS

1. Accept yourself as having a unique kind of excellence that is always growing within you.

2. Recognize that the elements of your excellence have been demonstrated from time to time throughout your life. These elements have most likely been demonstrated in good experiences you have made yourself. Good experiences, in this case are defined as: things you feel you did well, you enjoyed doing them, and you were proud of what you did.

3. Believe that by carefully identifying and studying your good experiences, you will find the pattern of skills and talents you have repeatedly used to make those experiences happen.

4. Focus on using this pattern of skills and strengths. They are reliable elements of your special excellence. This pattern of strengths provides clues to the kinds of career activities that are likely to be part of your future achievements regardless of your job titles or job descriptions.
FIVE QUESTIONS TO IDENTIFY YOUR TOP 10 GREAT EXPERIENCES THAT WILL ASSIST IN IDENTIFYING PATTERNS OF STRENGTHS:

1. What is the great experience that first comes to your mind? Describe it briefly in the space below. What did you do to make it happen and what strengths did you use?

2. What activities give you the most enjoyment? These could include hobbies, volunteer work, ventures, projects with the family, work, school, or anything else. Give two or more examples.

3. In your last assignment, activity or work, which parts of it did you do best and enjoy the most? Give two or more examples.

4. After completing your formal schooling, which two or three subjects did/will you continue to study and enjoy the most?

5. Briefly describe up to ten (10) good experiences (see definition above) from anytime of your life and any part of your life. What did you do to make them happen and what strengths did you use? (Use the next page to describe some examples.)

After answering the questions above, begin to examine patterns within your good experiences. What strengths are demonstrated throughout your experiences? In highlighting these strengths, are you able to give three or more examples of how you have used that strength in a number of ways in various environments? This information will help you craft your resume, as well as assist you in your interview. Working within your areas of dependable strengths only increases your potential and career satisfaction. Be sure to discuss this assessment with a career specialist.

Based upon the work of Dr. Bernard Haldane, Center for Dependable Strengths, 2006.
GOOD EXPERIENCES

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RESUME ADVICE

Know your industry. Be sure you understand the terminology, its current trends and be prepared to discuss them extensively during an interview. Tailor your resume for each position for which you are applying and use key skill words in the resume that are in the job description.

Watch your language. Be mindful of grammar; remain consistent with date, format, past/present tense, and punctuation. Avoid using personal pronouns in the body of the resume.

Avoid repetition with your actions verbs. Reference a thesaurus to assist with alternative descriptions for your responsibilities.

Recruiters will only scan your resume for key skill words and experience, so it is important to tailor your resume and to make sure that key points are noted in the first top half of the document.
RESUME FORMATS

There are several different types of resume formats. Choose a format that works best for you and your personal brand. Here are some common types of resumes:

- Paragraph format
- Bulleted format
- Skills-based resume (good for individuals who do not have a lot of experience but skills developed through other activities, held many positions, or are looking for a career change)
- Related/other experience resume (good for individuals who have experience outside of the job objective)

In addition to picking a format, you need to decide how you want to organize the information on your resume. The two most common ways to organize your resume include:

- Chronological: most-preferred by employers; lists most recent experiences first
- Functional resume: used by career changers; experience is demonstrated by listing accomplishments and skills rather than by sequence of work history

APPEARANCE

Do not use a resume template. It is much easier to start with a blank Word document. Use the default margins for a resume. If you must adjust the margins, make sure they are no less than .5 inches on any side.

Attractive and easy to read: Use bolding, capital letters, bullets, underlining and consistent margins and spacing. Pick a professional font, no smaller than 11 point. Use the same font throughout your resume; Times New Roman and Cambria are always good choices.

Error free: Don't count on your computer's spell check for everything. A spelling, grammatical, or typographical error, no matter how small, will disqualify you for consideration. Be sure and connect with your DVOP Specialist and schedule an appointment to have your resume reviewed.

Avoid the use of personal pronouns (they, them, ours, his, hers) and first person in your resume.

Print on a neutral color resume paper. If emailing your resume, save as a PDF.
TACTICAL CAREER CONVERSION

Tactical Career Conversion is used to efficiently translate your complex military experience into the skills, talents, and personality traits that employers are looking for without dazzling them with military jargon. This is a process that consists of three phases.

Phase 1: Military Job Description(s)

You need to acquire any job descriptions for positions you held while in the military. To make the following phrases simpler, change the tense of the description to present or past tense. If it is possible to combine similar bullets together, do so.


> Establish, maintain, and operate communications systems
> Assist in the preparation of computer centers for operation/initiate computer center operations
> Prepare field artillery tactical data systems for operation
> Determine target location using computers or manual calculations
> Assisting in the supervision of all fire control operations
> Performing computer operations, fire mission processing, fire plan schedules and database construction
> Performing maintenance on section equipment
Phase 2: Concise Explanation of Work Performed

Using the military job description as a guide, articulate what you actually did in the job in your own words as if you were trying to describe it to your parents. The target of this phase is to get rid of the industry specific jargon of the military and describe everything in terms that are universally understood. Only keep the names of specific products or techniques used if your target business/industry uses the same or similar products or techniques. Try to use numbers whenever possible and try to highlight soft skills through the descriptions. These descriptions can be placed on a master resume for later use. For example:

> Configure, troubleshoot, and administrate local and metropolitan area outdoor RF networks using radio equipment
> Initialize/update database with current inventories, statuses, and conditions
> Use ballistics tables and mathematical formulas to determine safety limits of fire and to manually process fire orders
> Assist in supervision of up to 6 individuals
> Liaise with commanders and other managers to implement target and munition selection and scheduling criteria
> Perform preventative maintenance on electronic communications equipment and diesel powered vehicles

Phase 3: Condense Work Performed

Pull together the descriptions you feel will best benefit your business or industry specific resume. Where possible, use industry-specific jargon.

For Business Information Systems Resume

> Responsible for training, coaching, mentoring, and evaluating soldiers in tactical and technical skills
> Supervised up to six soldiers
> Established and managed Class C wireless local area and metropolitan area networks over encrypted radio channels
SAMPLE MILITARY RESUME

Joe Junior Leader
3 Transition Way, Owings Mills, MD 21117
joesnuffy1@stevenson.edu | (123)456-7890 | LinkedIn: (shortened URL)

OBJECTIVE
Proven leader seeking to continue developing business and IT skills through an internship opportunity with a quality large scale business.

EDUCATION
Stevenson University, Stevenson, MD
Bachelor of Science in Business Information Systems
Honors: Dean’s List; December 20XX-Present
Skills Acquired:
» Visual Basic.NET  » Management Information Systems
» Relational Database Design, MS Access and SQL  » Information Systems Architecture & Design
» Microsoft Office 2010 Professional  » Principles of Management
» Statistics and Probability  » Principles of Accounting

Covenant College, Lookout Mountain, GA
Completed XX credit hours toward Bachelor of Science in Information and Computer Sciences
Skills Acquired:
» Java Programming
» Public Speaking

EMPLOYMENT HISTORY
Career Peer Advisor, Stevenson University, Stevenson, MD  August 20XX-Present
» Assist students in resume development and job search process
» Evaluate process of increasing military veteran utilization of Stevenson Career Services

Summer Compliance Intern, LG Capital Management, Owings Mills, MD  July 20XX-August 20XX
» Created over 150 directories, and over 300 forms, lists, trackers, checklists, and memorandums in support of transition from state to SEC regulation and oversight
» Performed daily trade reconciliations

AFATDS Specialist, United States Army, Fort Riley, KS  August 20XX-April 20XX
» Responsible for training, coaching, mentoring, and evaluating Soldiers in tactical and technical skills
» Supervised up to six Soldiers in various daily tasks
» Established and managed wireless local area and metropolitan area networks over encrypted radio channels
» Provided physical protection and security for a variety of high-ranking military leaders in austere environments
» Conducted convoy and dismounted operations including experience as a bodyguard
» Conducted research to develop and produce intelligence reports with distribution throughout Iraq combat area
» Produced route and site reconnaissance reports for patrols operating within a 2,000-square mile area
» Supervised the authorized entry of up to 300 vehicles and 1200 pedestrians per hour at the International Zone in Iraq with zero security breaches or emergencies
» Conducted partnership training with foreign personnel with and without translator assistance
» Operated within a three-man personnel action center to manage a physical filing system for up to 220 personnel
» Scheduled training and updated company personnel documents on Defense Training Management System

MILITARY TRAINING
Company Intelligence Support Team  August 20XX
Warrior Leadership Course, with Honors  May 20XX
Defense Training Management System (DTMS)  May 20XX

ORGANIZATIONAL INVOLVEMENT
Trainee, Cyber Forensics Team, Stevenson University  January 20XX-Present
Member, Upsilon Pi Epsilon – Computing Honors Society, Stevenson University  April 20XX-Present
IT Co-Chair, Delta Epsilon Iota – Career Development Honor Society, Stevenson University  October 20XX-Present
President, Student Veterans Association, Stevenson University  June 20XX-Present
Member, Sigma Alpha Pi – Leadership Honor Society, Stevenson University  February 20XX-Present

INTERESTS
Discovering new concepts, social philosophy, structuralism, Strauss-Howe generational theory, international politics, automation, leadership, research and analysis, debate

SAMPLE VETERAN RESUME | 13
INTERVIEWING INSIGHTS

Interviewing is a conversation that utilizes your persuasion and communication skills to demonstrate your personality, knowledge, skills, abilities, and fit to an organization. Organizations employ different kinds of interview formats and questions to find their perfect candidates. Through a series of meetings and questions, the interviewers are trying to ascertain whether you are the best “fit” for their company and the position. You may speak with multiple human resources representatives, managers, and/or potential co-workers.

Interviews may be held over the phone, via video, or in person. It is helpful to understand what to expect during each stage of the candidate screening. Ask the employer about the structure of the interview and who you will be interviewing with so that there are no surprises. Before starting your job search, it’s a good idea to do a thorough self-assessment. Be prepared to discuss your marketable traits and qualities.

RESEARCH THE INDUSTRY, EMPLOYER, AND ROLE YOU ARE INTERVIEWING FOR.

This can be done via online information as well as conducting informational interviews. These efforts will help you gain valuable insight, perspective, and language as you prepare. Always try to get a job description so that you can respond to questions more effectively.

COMPARE YOUR SKILLS AND QUALIFICATIONS TO THE JOB REQUIREMENTS.

Understand your skills and qualifications, and determine how they relate to the needs of the company and the requirements of the job. Analyze the job description for a list of the knowledge, skills, and abilities required or desired by the company.

PRACTICE ANSWERING BASIC INTERVIEW QUESTIONS.

Be prepared for questions such as “Tell me about yourself” and “Why are you interested in this role?” Interviews give you a chance to share your story, and preparing ahead of time will help you appear more focused and confident. Consider mock interviewing before your actual interview. Mock interviews are a great way to practice your interviewing skills in a simulated, one-on-one setting. Check with your local Workforce Development Center, library or community based career center, to meet with staff that can critique your performance so that you can improve your skills.

USE THE STAR APPROACH FOR BEHAVIOR-BASED INTERVIEW QUESTIONS

SITUATION

Describe a specific work-related event or situation.

TASK

What is it that you needed to accomplish?

ACTION

Describe specific actions you took individually or as a part of a team.

RESULTS

Summarize the results you achieved, outcomes, quantifying whenever possible. Use examples from activities, special accomplishments (whether personal or professional), community/volunteer service, and work experience—anything really—as examples of your past behavior.
TYPES OF INTERVIEWS

Although there are some basic interviewing techniques that are universal, the format and setting of the interview will vary from organization to organization. Here are some of the different types of interviews you can expect.

Telephone Interview

Telephone interviews are a cost effective way for employers to narrow down the number of candidates before bringing them onsite. Keep the following tips in mind when having a telephone interview:

> Know if you should contact them or be expecting the call.
> Be sure to be in a quiet location where you can focus on the interview when taking the call. Try to use a landline to eliminate the possibility of a dropped call.
> Try to avoid interrupting the interviewer.
> Have your resume, cover letter, position description, a list of questions, blank paper, and a pen with you during the call.
> Eliminate any distracters or background noise.
> Ignore call waiting and your cell phone reminders/indicators.
> Always answer your phone with a professional tone and volume.

Group Interviews

Oftentimes job search committees are formed so you will have a representative panel at the interview with you. Panels may include potential co-workers, supervisors, and human resource specialists. This gives the employer multiple perspectives to pull from. Be respectful to each person present and make sure to note the name of each person present at the interview. Ask for a business card from each person for your thank-you notes.

Video Interviews

Similar to a phone interview, a video interview is a cost effective way to speak with a candidate but allows the interviewer to observe your non-verbal communication. Prepare as if you were meeting the representative in person. The Office of Career Services has space and technology for video interviews.

> Dress professionally.
> Arrive early and be familiar with the technology. Ask for directions ahead of time.
> Minimize distractions and keep your cell phone off as well as the sound notification for new mail on your computer.
> Maintain eye contact and good posture.
**Lunch and Dinner**

Oftentimes job search committees are formed so you will have a representative panel at the interview with you. Panels may include potential co-workers, supervisors, and human resource specialists. This gives the employer multiple perspectives to pull from. Be respectful to each person present and make sure to note the name of each person present at the interview. Ask for a business card from each person for your thank-you notes.

- Follow your host’s lead when deciding how to behave, when to sit, and when to start eating.
- Choose mid-range menu items.
- Avoid discussing food preferences or restrictions.
- Choose foods that are not messy or embarrassing to eat such as spaghetti and croutons.
- Do not order alcohol for lunch or more than one during dinner. Do not order alcohol if no one else is drinking.
- Keep in mind this is an interview. Be prepared for conversation and questioning about your qualifications and your knowledge of the company.
- Know current events and be able to converse on the latest news.

**Common Questions**

Interviewing is just like any other skill or ability that you need to practice to improve. Your responses will assist the interviewer in determining if you move on in the process or are eliminated. You need to prepare by practicing not only what you will say but also how you will say it. Craft your responses to convince the employer you have the skills, knowledge, and abilities to perform the job and contribute to the organization.

**Traditional**

- Tell me about yourself.
- Why are you interested in working for us?
- What do you know about this company?
- What makes you a good fit for this organization?
- What are your long range goals?
- What is your greatest strength? Weakness?
- Explain a time when you had to work under stress.
- What would you change about your last job?
- What do you like to do in your spare time?

**Behavioral**

The employer is focusing on how you handle a specific type of interaction or environment in order to get a feel for how you will handle future situations. The employer is looking for concrete examples to determine whether you will be able to handle the demands of the position:

- Think of a time you were challenged and tell us about what you did to solve the problem.
- Describe a new idea or suggestion that you made to your supervisor recently.
- If you were the leader of a work-group, how would you go about getting everyone to work as a team?
- How would you sell an idea of your own to a peer group?
Other items to consider

Interviewing is just like any other skill or ability that you need to practice to improve. Your responses will assist the interviewer in determining if you move on in the process or are eliminated. You need to prepare by practicing not only what you will say but also how you will say it. Craft your responses to convince the employer you have the skills, knowledge, and abilities to perform the job and contribute to the organization.

> Be mindful of your technological footprint and online presence. Employers can and will access social media sites. If less than favorable content shows up during the search, it may hinder you professionally.

> Personalize your voicemail account. Ensure your greeting is clear, free of background noise, professional and friendly. When employers call to follow up with you, they should hear your voice.

> Assess your personal/professional skills, interests and abilities often. There are a number of free online skills assessment tools available, most take less than 20 minutes to complete. The more insight you have on your capabilities, the better you are able to convey them to employers during an interview.

> Network, network, network. Access your public library and workforce development centers and attend free career seminars. Look for local clubs/organizations and support groups in your area. Use LinkedIn.
DEVELOPING YOUR ONLINE PROFESSIONAL BRAND ON LINKEDIN.COM

Write an informative headline
Your headline is a short professional slogan. For example, “Master’s degree candidate in Education with seven years of experience in Human Service Administration, seeking a position in workforce development”. Make your profile your portfolio.

Develop a professional summary
Your summary statement is like the first few paragraphs of your best-written cover letter – concise and confident about your qualifications and goals. Include relevant work and extracurricular activities and volunteer experience. This is an opportunity to tell people who you are professionally, and who you want to be professionally. Upload documents, videos, and images to your LinkedIn profile to showcase your successes throughout your career.

Fill “skills & expertise” with keywords
This section is the place to include keywords and phrases that recruiters search for. Find relevant ones in job listings that appeal to you and profiles of people who have the kinds of roles you want.

Joining Groups: Suggestions
- Military branch-specific groups, e.g., USN group
- State specific military support groups, e.g., Maryland Department of Veteran Affairs
- Industry specific groups
- Personal Interests
- High school and/or college alumni groups
- Career Connections group for your University

Information Courtesy of Media Mash
EDUCATIONAL/VOCATIONAL SUPPORT

Baltimore County

The Baltimore County division of Workforce Development offers employment and training services to both job seekers and businesses. They are state government agencies that operate under the Department of Labor and Licensing. In addition, each agency has an assigned veteran support representative, to specifically address the career needs of veterans.

Workforce Development Center at East Point
7930 Eastern Boulevard
Baltimore, MD 21224
Phone: 410-288-9050 ext. 424
Fax: 410-288-9260

Workforce Development Center at the Liberty Center
3637 Offutt Road
Randallstown, MD 21133
Phone: 410-887-8912
Fax: 410-496-3136

Workforce Development Center at Hunt Valley
11101 McCormick Road, Suite 102
Hunt Valley, MD 21031
Phone: 410-887-7940
Fax: 410-329-1317

To learn more about The Baltimore County Division of Workforce Development, or to look up current employment opportunities, visit:

dllr.state.md.us
baltimorecountymd.gov/agencies/jobtraining
mwejobs.maryland.gov

Baltimore City

The Baltimore City One-Stop Job Centers function in partnership with the workforce development agencies. They also provide a variety of employment and support resources to those individuals seeking employment.

Eutaw Street One-Stop Job Center
1100 North Eutaw Street
Baltimore, MD 21201
Phone: 410-767-2148
Fax: 410-333-7858

Eastside One-Stop Career Center
3001 E. Madison Street
Baltimore, MD 21205
Phone: 410-396-9030
Fax: 410-396-4063

Northwest One-Stop Career Center (Re-entry Center)
Mondawmin Mall, Suite 302
2401 Liberty Heights Avenue
Baltimore, MD 21215
Phone: 410-523-1060
Fax: 410-523-0970

To learn more about The Baltimore City One-Stop Job Centers, visit:
dllr.state.md.us/county/bacity
ONLINE RESOURCES

Maryland’s Commitment to Veterans

The Maryland’s Commitment to Veterans website connects service members to a regional resource coordinator in order to arrange for counseling services, job resources, education assistance, housing assistance, and VA benefits. They can also be reached, toll free, at 877-770-4801. Please visit veterans.dhmh.maryland.gov/SitePages/Home.aspx for a full description of services.

Maryland Community Services Locator (MDCSL)

The MDCSL is a search engine for service programs in the state of Maryland. Search by zip code to find programs/services in your area. Begin your inquiry here: mdcsl.org/advantagecallback.asp?template=map_search.

Goodwill Industries International, Inc

Goodwill Industries can provide information based on your zip code, such as transitional assistance, education/training, and referral services. Visit goodwill.org/goodwill-for-you/specialized-services/veterans for more information.

O-Net

O-net is an online skills translation tool. Simply input your military rate/specialty/MOS to obtain the civilian component. Visit onetonline.org.

Maryland Center for Veteran Education and Training (McVET)

Offers full comprehensive support for veterans: residential services, VA benefits counseling, case management, employment, and education support. To learn more, visit mcvet.org.

Free professional and IT certifications for vets and spouses

vets.syr.edu/education/employment-programs

Baltimore County Public Library and Enoch Pratt Free Library

The Baltimore County Public Library website offers information for veterans in the areas of education and employment information, housing benefits, military family support, and legal services. For more information or to locate a branch near you visit bcpl.info/veterans.

The Enoch Pratt Free Library’s website offers online resources for veterans in the areas of education and employment information, financial literacy, and federal benefits. Visit prattlibrary.org/locations/businesscenter/index.aspx?id=71018.

Job Hunt

Job Hunt provides a number of transitional assistance resources for veterans, to include job search tutorials, job bulletins, resume advice, information on training programs, and other career support information. To learn more, visit job-hunt.org

Civilian Jobs

This website comprises a suite of services that where registered employers can connect with military-experienced talent. Services include an online job board, information on upcoming job fairs and other career advice. To begin your inquiry, visit civilianjobs.com.

Riley Guide

This online resource offers a number of career focused support information, including: job search tools, career transition insight, job recruiter listings, and networks of support in your area. Visit rileyguide.com/vets.html for more information.
RESOURCES FOR WOMEN VETERANS

Business and Professional Women’s Foundation

The Business and Professional Women’s Foundation (BPW) is a 501(c)(3) research and education organization. The work of BPW Foundation supports workforce development programs and workplace policies that recognize the diverse needs of working women, communities, and businesses. In 2012 BPW Foundation launched Joining Forces for Women Veterans and Military Spouses Mentoring Plus, a program recognized by the White House Joining Forces Military Family initiative. The mentoring program is built on our legacy of working women helping women work.

For more information, please visit bpwfoundation.org/

Baltimore Mental Health Systems – Network of Care for Women Veterans

Baltimore’s Behavior Health System offers links to a number of women veterans websites that provide information on health, housing, vocational, and social support groups in the greater Baltimore community. Please visit baltimorecity.md.networkofcare.org/veterans/links/ for a complete listing.

Women Veterans Interactive

Founded by Ginger Miller, a Navy veteran and military spouse, WVI was created to meet all women veterans at their specific points of need. The organization’s mission is “Supporting women veterans through Advocacy, Empowerment, Interaction, Outreach, and Unification” (AEIOU). In addition, WVI hosts annual events to encourage networking and inclusion among women veterans in the greater Maryland, D.C., and Northern Virginia metropolitan areas. For more information, visit womenveteransinteractive.org.

Women Veterans Health Care

The local VA facility has a full-time Women’s Veteran Program Manager ready to assist you in getting access to the health care you need. Among many others, services include:

- General health
- Parenting and caregiver concerns
- Military sexual trauma
- Deployment adjustment services

Visit vba.va.gov or womenshealth.va.gov/ or call 1-877-222-VETS (8387) for more information and/or to determine eligibility.
Baltimore Veteran Centers

The Baltimore Veteran Centers provide free readjustment counseling services to combat veterans, both in individual and group counseling setting. For more information, visit <vetcenter.va.gov>.

Baltimore Veteran Center-Pikesville
1777 Reisterstown Rd Suite 199
Pikesville, MD 21208
410-764-9400

Baltimore County Veteran Center-Dundalk
Commerce Center East
1527 Merritt Blvd
Dundalk, MD 21222
410-228-6305
Note: This center also offers a women veterans support group

HOUSING

Project PLASE

Project PLASE, Inc. is a non-profit 501(c)(3) organization, and offers transitional and permanent housing support to individuals experiencing homelessness. They have an active Supportive Services for Veterans Families (SSVF) program, which offers transitional assistance to veterans and their families. To learn more, visit <projectplase.org/>.

Alliance, Inc.

Alliance's Supportive Services for Veteran Families program is designed to provide short, intensive case management in order to link veterans to housing services. Alliance case managers are trained and experienced professionals who have a unique understanding of veteran needs. For more information, visit <allianceinc.org> support services include:

> Rent*, penalties, or fees
> Utility fees
> Security or utility deposits
> Moving costs
> Transportation
> Child care

*not including mortgage payments
THE IMPORTANCE OF FINANCIAL PLANNING

Financial security means knowing that you can make, save, and invest enough money to achieve your goals. For example, you may want to purchase tools for a new hobby, attend college, or purchase a home. These are all types of goals with different financial implications that take different times to achieve. A goal is more than “wishful thinking;” it is something that you must plan to accomplish and work to achieve.

In order to achieve financial security, you must map out your plan to do so. A financial plan is, in essence, a “road map” that shows your current financial situation, identifies your financial goals, and suggests ways for you to achieve those goals.

The time you spend developing your financial plan will be well worth it. By creating a realistic plan and sticking to it, you’ll be able to achieve your short-term, mid-range, and long-term goals. Think about the things you’d like to have, and consider just how much you would have to save each week and how long it would take to buy them. It’s really not that difficult, and you’ll really appreciate the things you buy when you have to save up for them. Also, it’s a great habit to get into. This routine will help you achieve the financial security you’re seeking.
POINTS TO CONSIDER

FINANCIAL SECURITY
knowing that you can make, save, and invest enough money to achieve your goals.

GOAL
something you want to make happen in the future.
- A short-term goal is one you can accomplish in the next year.
- A mid-range goal is one you hope to achieve within the next 1-5 years.
- A long-term goal is one that will take 5 or more years to reach.

FINANCIAL PLAN
a “road map” that shows a person’s current financial situation, identifies his or her financial goals and suggests ways of achieving those goals.

FORECAST
is a projection of what might happen in the future.

BUDGET
is a plan on how to spend, save, and invest the money you make.

GROSS INCOME
represents your total earnings before any deductions, such as health insurance and/or income taxes. Net income is your “take-home pay,” that is, the amount of your pay check after all deductions have been made.
GOAL SETTING WORKSHEET

1. What are some of your short-term goals?

2. What goals would you like to achieve in the next five years?

3. What goals would you like to achieve in the next seven to ten years?

4. What are some other goals you would like to accomplish throughout your life? How do you plan to achieve them?

5. Fill out this wish list for what you would like to purchase. Tell how you will plan to save the money for each item on your wish list.

<table>
<thead>
<tr>
<th>FINANCIAL GOAL</th>
<th>FINANCIAL GOAL SAVINGS REQUIRED</th>
<th>HOW WILL YOU SAVE?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Used Car</td>
<td>$6,000</td>
<td>Set up auto-deductions each pay period</td>
</tr>
</tbody>
</table>
MAKING SOUND FINANCIAL DECISIONS:
STRATEGIES FOR LIFE

What are some of your short-, medium-, and long-term goals? Are they realistic and achievable, or are they just "wishful thinking"? To be sure your goals are solid; here are some steps you can take to make sensible financial decisions:

1. **Review your current financial situation.**
   a. What is your total income?
   b. What expenses repeat, or recur, every month?

2. **Refine, or improve, your financial plan by forecasting what you think will happen in the coming months.**
   a. What unusual, or one-time, expenses do you predict will occur in the next year?
   b. Do you see situations that could cause your income to increase or decrease?

3. **What are some different options you could follow to achieve your goals?**
   Here are some examples:
   a. If you’re thinking of purchasing a new car, could you buy a used one and take out a smaller loan?
   b. Might you work extra hours to make a “reward purchase” such as a new camera?
   c. Might you consider taking pre-requisite classes at community college before-hand and then transferring to a 4-year college, in order to save money?

4. **Choose a course of action that’s right for you and helps you to achieve all your life goals, not just your short-term desires.**

5. **Re-visit and revise.** Few things in life stay exactly the same. Check your financial plan often to see if the assumptions you made are still true. Revise your plan as needed based on your current situation.

Taking the most realistic view of your financial situation will help you now and in the future. When you make a financial **forecast**, for example, you must take into account all the recurring expenses that you have each month. You’ll also need to account for any unplanned expenses or even ones that only occur once in a while. When you work, you may also be able to project an increase in your salary that you can build into your **budget**. The thing to remember is that there are many roads to achieving your goals and you’ll need to find the right balance for you.
# Monthly Income and Expense Forecast

## Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Project Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extra Income</td>
<td></td>
</tr>
<tr>
<td>Total Monthly Income</td>
<td></td>
</tr>
<tr>
<td>Projected Monthly Income</td>
<td></td>
</tr>
<tr>
<td>Projected Monthly Expenses</td>
<td></td>
</tr>
<tr>
<td>Difference (+/-)</td>
<td></td>
</tr>
</tbody>
</table>

## Housing

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Cell Phones</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>TV</td>
<td></td>
</tr>
<tr>
<td>Maintenance or Repairs</td>
<td></td>
</tr>
<tr>
<td>Supplies</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

## Transportation

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car payment</td>
<td></td>
</tr>
<tr>
<td>Bus/taxi fare</td>
<td></td>
</tr>
<tr>
<td>Fuel</td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

## Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td></td>
</tr>
<tr>
<td>Car</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Total</td>
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</tr>
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</table>

## Food

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td></td>
</tr>
<tr>
<td>Eating out</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
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</table>

## Personal Care

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td></td>
</tr>
<tr>
<td>Hair/nails</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Dry cleaning</td>
<td></td>
</tr>
<tr>
<td>Organization/club fees</td>
<td></td>
</tr>
<tr>
<td>Fitness</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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<tr>
<td>Total</td>
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## Pet Care

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
</tr>
<tr>
<td>Grooming</td>
<td></td>
</tr>
<tr>
<td>Other</td>
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<tr>
<td>Total</td>
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</tbody>
</table>

## Entertainment

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Video/DVD</td>
<td></td>
</tr>
<tr>
<td>Music</td>
<td></td>
</tr>
<tr>
<td>Movies</td>
<td></td>
</tr>
<tr>
<td>Concerts</td>
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</tr>
<tr>
<td>Sporting events</td>
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</tr>
<tr>
<td>Other</td>
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<tr>
<td>Total</td>
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## Loans

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td></td>
</tr>
<tr>
<td>Student</td>
<td></td>
</tr>
<tr>
<td>Credit card</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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<tr>
<td>Total</td>
<td></td>
</tr>
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</table>

## Taxes

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>Local</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

## Savings & Investments

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings account</td>
<td></td>
</tr>
<tr>
<td>Other investments</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
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## Gift and Donations

<table>
<thead>
<tr>
<th>Description</th>
<th>Projected Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charity 1</td>
<td></td>
</tr>
<tr>
<td>Charity 2</td>
<td></td>
</tr>
<tr>
<td>Charity 3</td>
<td></td>
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Financial Literacy Information from Bank of America