



==== 2016-2017 =====

VETERANS
CAREER

==== RESOURCE GUIDE =====

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INTRODUCTION

First and foremost, thank you for reading the 2016-2017 *Veterans Career Resource Guide*. This marks the first step in your journey toward accomplishing short-term goals that will support you in the long term beyond Stevenson University. This resource guide has been put together for veterans and the veteran community and it only represents a small portion of the resources at Stevenson dedicated to veterans' success.

In these pages, 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. In addition, there is new information on how to make the jump from military to student life. Finally, this guide includes space for you to take notes and personalize it for you 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.

Stevenson University's Office of Career Services offers veterans career counseling, recruiting events, and assistance with the job search process. 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.

Again, thank you, and I hope this guide helps lead you to success.

Very Respectfully,

Shane Knickman

Stevenson University, Class of '17
Veterans Peer Adviser, Office of Career Services
Treasurer, Jewish Student Association
Cadet, Johns Hopkins University
U.S. Army Reserves '12 - '15

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Office of Career Services
stevenson.edu/career-success

Location: Office of Career Services
Wooded Way
Owings Mills, MD 21117



TRANSITION FROM MILITARY TO COLLEGE LIFE

The transition from military life to college life can be rewarding but difficult at times. Fear not, for you are not alone. This resource guide will walk you through some of the key points on how to survive this journey. First and foremost be proud: you have made a decision to invest time, money, benefits, and energy into pursuing your education. The key to managing this journey is balance, and understanding your limits is the first step in this battle.

PITFALLS OF NEW STUDENTS

Too much too soon

Try not to pile too much work between school life and home life too soon, and try to spread the workloads out evenly. A normal course load for a traditional four-year student is 15 credit hours per semester.

Isolation

While you may feel that you do not fit into the college lifestyle, it is important not to isolate yourself. Isolation can cause a student to feel like he or she does not belong. Try to find some time for clubs that may interest you or maybe even a sport. Consider reaching out to other veterans.

Not knowing the resources available

Resources such as career counseling, mock interviews, resume reviews, and educational benefits are offered at Stevenson University. The Academic Link should be your best friend if you are struggling in a course.

Not asking for help

There is no shame in reaching out to others for help, including other students, a professor, or the Academic Link. Stevenson University also provides special accommodations to those who qualify. Speak with the Academic Link to set up these services.

Neglecting self-care

It is important to also care for one's self. Try to enjoy some of the aspects of a college life; join a club or community that you find interesting. Give yourself something to keep engaged. Take advantage of the University gym.

Create a weekly schedule

When scheduling class, use the chart on page 7 to lay out your weekly schedule. Add time in for work, class, physical activities, family, study times, and any other events you would likely face in a given week. Be careful not to load up on too many activities, for it may cause stress and potentially a burn out. While it may seem like a good idea to finish school as quickly as possible, it creates a difficult transitional period for you and your family.

RELATIONSHIPS

How to interact with professors

Try to formally meet with the professor to introduce yourself. Learn which method of communication they prefer, whether it is email or personal interaction. If you have an issue with an assignment or class material try to present the issue to them personally not during a class session.

Email

Emails to any professor should be written in professional manner. Emails to your professor paint a direct reflection of yourself. Give the email a title that describes why you are reaching out to them. Start the email with a professional salutation. Make sure that your email is free of grammatical and mechanical errors.

When you consider reaching out to a professor via email, it is important to know when it is appropriate to do so. Some of the email do's and do not's may vary from professor to professor but in general these subjects are suitable:

- > To request an appointment
- > To seek clarification on an assignment
- > To give notice to a professor
- > To confirm information

All emails should contain specifics such as the assignment you are referring to or specific date and times that you wish to meet. Generally the rule of thumb is to wait about 24 hours for a response before sending another email for that topic. You should not use emails to complain or dispute a grade. If you wish to discuss these topics, schedule a meeting to talk in person about the issue.

Conclusion

We hope that this advice is helpful. You have already proven that you have what it takes to be successful, and now you have the knowledge to back it up.

Source 1: Osborne, N. J., Osborne, N. J., Arndt, T., & Coleman, K. (2015). *Life during college: The veteran's guide to success*. Bainbridge Island, WA: College Transition Publishing.

This information was provided in the text cited above, you may purchase the full text at <http://collegetransitionpublishing.com/product/life-during-college-the-veterans-guide-to-success/>

WEEKLY PLANNER FOR THE WEEK OF _____, _____

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
7:00 AM							
7:30 AM							
8:00 AM							
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11:00 PM							

NOTES:

CAREER PLANNING AND ASSESSMENT

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.

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: onetonline.org offer free skills assessment tools.

ABOUT DEPENDABLE STRENGTHS®



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

1

2

3

4

5

7

8

9

10

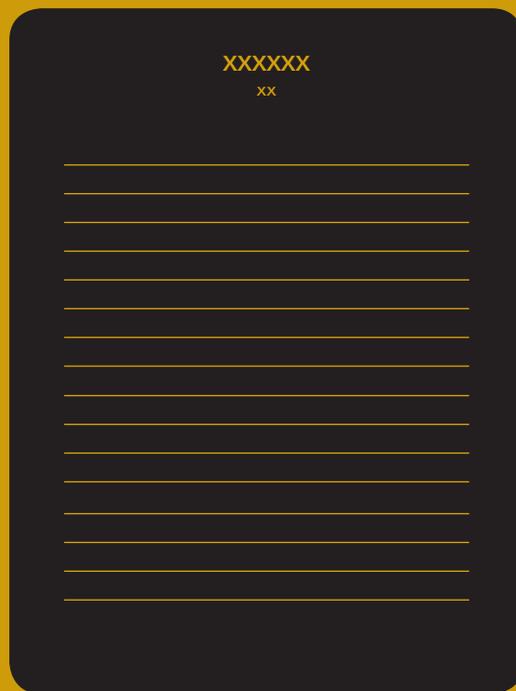
RESUME ADVICE

Research your industry. Be sure you understand the terminology, its current trends and be prepared to highlight them on your resume. 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. Refer to www.military.com/veteran-jobs/skills-translator to translate your military experience into civilian skills.



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

*For examples see <https://www.livecareer.com/quintessential/military-to-civilian-sample-resumes>

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 then 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.

EXAMPLE: U.S. Army 13D: Advanced Field Artillery Tactical Data Systems (AFATDS) Specialist

- > 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, May 20XX
Honors: Dean's List; December 20XX-Present
Skills Acquired:

- » Visual Basic.NET
- » Relational Database Design, MS Access and SQL
- » Microsoft Office 2010 Professional
- » Statistics and Probability
- » Management Information Systems
- » Information Systems Architecture & Design
- » Principles of Management
- » Principles of Accounting

EMPLOYMENT HISTORY

Veteran 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
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



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; and to provide examples of your strengths.

STEPS TO SUCCESS

Research the industry, employer, and role you are interviewing for.

This can be done through 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?

Check out <http://vaforvets.va.gov> for helpful job search resources including finding a job with the federal government.

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

Check out:

<https://linkedinforgood.linkedin.com/programs/veterans/veteran-programs>

For information specific to veterans.

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/search.html.

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 womensveteransinteractive.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



Financial literacy materials provided by Bank of America.

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.

FINANCIAL GOAL	FINANCIAL GOAL SAVINGS REQUIRED	HOW WILL YOU SAVE?
<i>Example: Used Car</i>	<i>\$6,000</i>	<i>Set up auto-deductions each pay period</i>

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	PROJECT INCOME
Extra Income	
Total Monthly Income	
Projected Monthly Income	
Projected Monthly Expenses	
Difference (+/-)	

HOUSING	PROJECTED COST
Rent	
Cell Phones	
Utilities	
TV	
Maintenance or Repairs	
Supplies	
Other	
Total	

TRANSPORTATION	PROJECTED COST
Car payment	
Bus/taxi fare	
Fuel	
Maintenance	
Other	
Total	

INSURANCE	PROJECTED COST
Home	
Health	
Life	
Car	
Other	
Total	

FOOD	PROJECTED COST
Groceries	
Eating out	
Other	
Total	

PERSONAL CARE	PROJECTED COST
Medical	
Hair/nails	
Clothing	
Dry cleaning	
Organization/club fees	
Fitness	
Other	
Total	

PET CARE	PROJECTED COST
Food	
Medical	
Grooming	
Other	
Total	

ENTERTAINMENT	PROJECTED COST
Video/DVD	
Music	
Movies	
Concerts	
Sporting events	
Other	
Total	

LOANS	PROJECTED COST
Personal	
Student	
Credit card	
Other	
Total	

TAXES	PROJECTED COST
Federal	
State	
Local	
Other	

SAVINGS & INVESTMENTS	PROJECTED COST
Savings account	
Other investments	
Total	

GIFT AND DONATIONS	PROJECTED COST
Charity 1	
Charity 2	
Charity 3	

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