



CIVILIAN'S GUIDE TO MILITARY / VETERAN CULTURE

- Understanding your client
 - Air Force = Airman
 - Army = Soldier
 - Marine Corps = Marine
 - Navy = Sailor
 - Coast Guard = Coast Guardsmen
 - Space Force =
- When in doubt
 - Veteran
 - Service member
 - Not Soldier



MILITARY / VETERAN CULTURAL COMPETENCY

| Military | Civilian |
|---------------------------------|--------------------------------|
| Direct Communication | Indirect Communication |
| Conflicts Addressed | Conflicts Avoided (Diplomacy) |
| Rules Of Conduct Explicit | Rules Of Conduct Implicit |
| Language Function | Language Ascetic |
| Authority = Respect / Formality | Authority = Peer / Informality |
| Daily Structure High | Daily Structure Low |
| Emphasis On Outcome | Emphasis On Process |
| Tight Community Bonds | Loose Community Bonds |

-David M. Joseph, Ph.D.



KEY MILITARY CONCEPTS

1. Unit Status:

- Regular
- Reserve Component (Reserve/ National Guard)

2. Service Status:

- Active Duty Full Time Service Member
- Active Reserve
- Active Duty for Training (Active Reservist)
- Inactive Duty, Individual Ready Reserve, Retired Reserve or Other Status



KEY MILITARY CONCEPTS

3. Branch of Service:

- Armed Forces (Army, Navy, Air Force, Marine Corps)
- Other Uniformed Services (inc. Public Health Service, NOAA)

4. Enlisted v. Officer

- Enlistment contracts (ETS)
- Active Duty Service Obligation (ADSO)



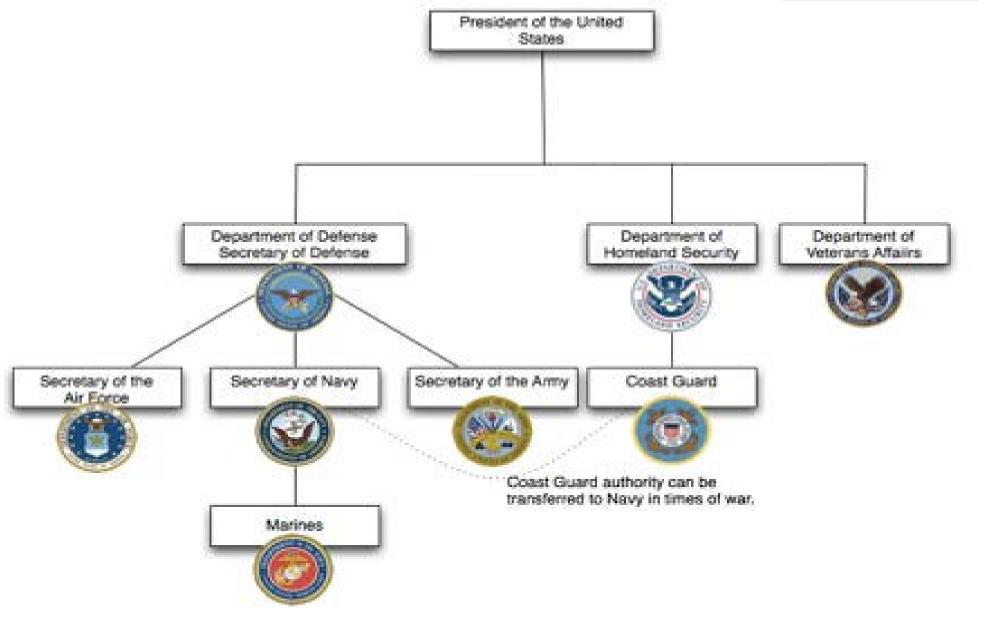
RANK STRUCTURE

Rank vs Grade

- Ranks differ widely (ie. Army Captain=O3 v. Navy Captain=O6)
- -Grade is uniform across all branches
 - Used for accounting purposes
 - E1-E9; O1-O10; W1-W5
- Enlisted vs Officer
 - Enlisted typically addressed by rank, ie. "Private" or "Sergeant"
 - Officers addressed by rank or "Sir" or Ma'am" by subordinates.
- Warrant Officer
 - Performs highly specialized duty
 - Pilot, Criminal Investigation, etc.
 - Addressed as "Chief Warrant Officer", "Chief" "Mr." or "Ms."
 - -W01, CW2, CW3, CW4, CW5

MILITARY BRANCHES







Leaving the Military

- Administrative Separation
- Resignation (Officer)
- Punitive Separation
- Retirement
- Medical Discharge or Medical Retirement



Transition Process

- Annually, about 175,000 active duty and 100,000 reserve servicemembers leave the armed forces
- Out-processing includes information sessions, medical evaluations, and other activities
- Challenges with transition common
 - Unemployment and underemployment: 8 in 10 servicemembers leave the military without a job lined up
 - Difficulties with securing housing, arranging finances, obtaining health care, planning for the future: 40% or more leave without permanent housing

Source: USC School of Social Work, The State of the American Veteran (2013





- Inconsistent standard across various administrative agencies
- Asking a client "Are you a veteran?"
- Better to ask "Have you ever served in the military?"
- Refer veteran to local VSO / Vet Agent for assistance with benefits.
- For VA Benefits: 38 CFR §3.1(d): Veteran means a person who <u>served</u> in the <u>active</u> military, naval, or air service and who was discharged or released under conditions <u>other than dishonorable</u>.
- For UCX Benefits: 20 CFR §614.2(G) Federal military service means active service (not including active duty in a reserve status unless for a continuous period of 90 days or more) in the Armed Forces or the Commissioned Corps of the National Oceanic and Atmospheric Administration if with respect to that service—
 - (1) The individual was discharged or released under honorable conditions (and, if an officer, did not resign for the good of the service); and
 - (2)(i) The individual was discharged or released after completing his/her first full term of active service which the individual initially agreed to serve, or
 - (ii) The individual was discharged or released before completing such term of active service—
 - (A) For the convenience of the Government under an early release program,
 - (B) Because of medical disqualification, pregnancy, parenthood, or any service-incurred injury or disability,
 - (C) Because of hardship, or
 - (D) Because of personality disorders or inaptitude but only if the service was continuous for 365 days or more.

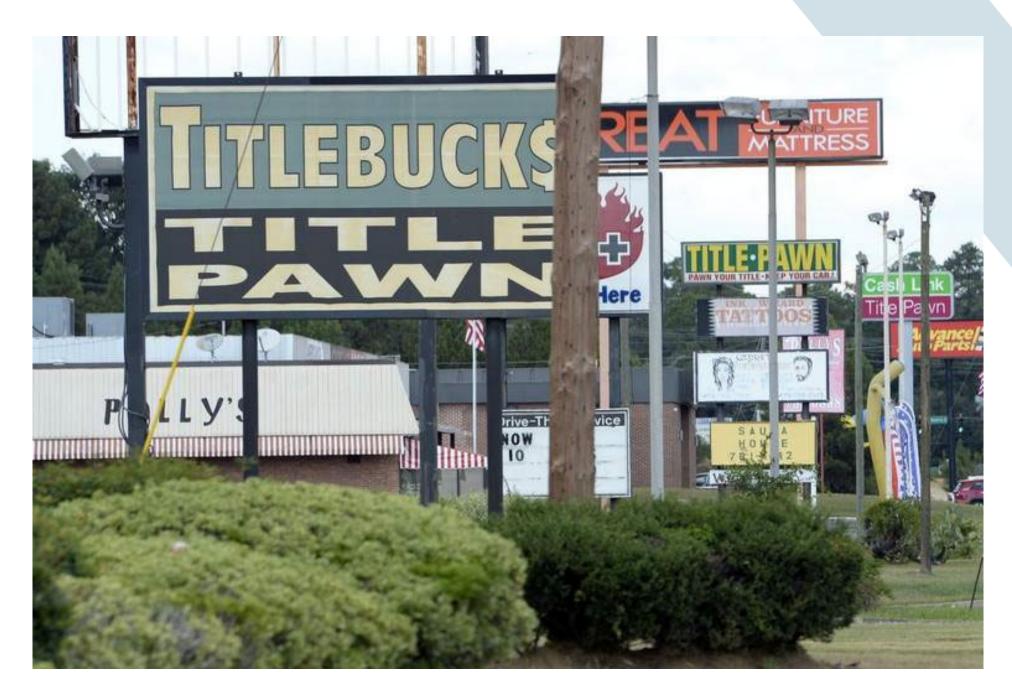


MILITARY FINANCIAL FITNESS

- High priority for military commanders at all levels
 - Morale
 - Effects on Operational Readiness Rate (O-R Rate)
 - —Operational Security (OPSEC)
 - Effects on Security Clearance
- Minor infractions for civilians can be major issues for servicemembers
 - Insufficient Funds The "Bounced Check"
 - Higher ranks have higher penalties

COMMON FINANCIAL PITFALLS







COMMON FINANCIAL PITFALLS

- 18 21 y/o, 3yr enlistment, living in barracks
 - Nearly all income is disposable
 - -Buys expensive car with a 5 or 6 year loan
 - –Marriage = ability to move out of barracks and additional pay
- Stress related to service / deployments
 - -Struggling marriage / divorce
 - –Poor financial literacy
 - –Military discipline / discharge



QUESTIONS?