

YouTube Video — Survivor Symposium, October 2024

Video transcript

Brian Belke:

Good afternoon, good morning to all. Welcome to the DOD Survivor Symposium, Navigating Survivor Benefits and Resources Together, hosted by the Office of Casualty, Mortuary Affairs, and Military Funeral Honors. My name is Brian Belke, and I'm from the Office of Casualty, Mortuary Affairs, and Military Funeral Honors, and I'll be moderating the symposium today. First, the DOD symposium event disclosure, and Mariah, if you can, share the slides. All right, so first, the event disclaimer.

The presence of links and information in presentations during the Defense Department Survivor Symposium does not constitute endorsement by the Department of Defense. The opinions expressed in this presentation and on the following slides are solely those of the presenter. This meeting is being recorded. During the symposium, attendees will be unable to use their microphones or video.

The chat function and raise hands functions are also disabled. Please submit any questions you have in the Q&A box at the bottom of your screen. The panelists will respond to select questions from the Q&A box at the end of each of our three topics today, time-allowing. Responses to additional questions will also be answered at the end of all briefings at the conclusion of the symposium.

A recording of this symposium will be posted on Military OneSource after we're completed, normally in about 30 days. But it is now my pleasure to introduce Ms. Deborah Skillman, the Director of Casualty, Mortuary Affairs, and Military Funeral Honors. Deb, the floor is yours.

Deborah Skillman:

Thank you, good afternoon and good morning, everyone, wherever, whatever time zone you are in. I'm the Director for Casualty, Mortuary Affairs, and Military Funeral Honors, and I'm very pleased to welcome all of you today to our second DOD Survivors [Symposium]. So, welcome. Let's go ahead to the next slide.

So this is a three-hour symposium, and we're very happy to have our survivors and our resources, all of those who provide assistance to survivors, present today. So what we wanted to do is just kind of go over all of the updates from DOD, have some really important discussions from our Defense Finance and Accounting Service, Department of Veterans Affairs, and really today, we are inviting our Spouse Education and Career Opportunities staff to brief you all on what they do.

SECO, for those of you who are familiar with that acronym, and that is available on the Military OneSource platform. So we are very pleased that you all are here, and we hope that you will find this informative and please feel free to ask questions. So the next slide, please. So before I turn this over to Mrs. Barron, we do want to make sure that you put a mark on your calendar for our next Survivors [Symposium], which is in February of 2025.

Again, we're gonna be asking DFAS and VA to participate in those updates, but, of course, we're gonna be coming into the tax season in February, so we want to make sure that family members tune in to the update. So we talk about some tax things before we go into that big important month in April when all of our taxes are due. So now it's my pleasure to introduce Mrs. Patty Barron. She is the deputy assistant secretary of defense for Military Community and Family Policy. Mrs. Barron, over to you.

Patricia Barron:

Deb, thank you so much. Hello, everybody. I'm so excited to see so many people on the call today. For those of you again that don't know me, I'm Patty Barron, the DASD of Military Community and Family Policy, and I'm just incredibly honored to be back and with you today for the second, as Deb said, Department of Defense Survivor Symposium.

For those of you that attended the inaugural event, welcome back. So the one that was held in June was an incredibly big success. There were nearly 500 people registered, and more than half of them were a part of our survivor community. So that is phenomenal.

And now today you're gonna hear about a new series of topics that we hope are gonna meet your needs. Experts are going to provide details about some of the programs, services and tools available from the Department of Defense, and we also have officials here to discuss updates from the Defense Finance Accounting Services and also the Department of Veterans Affairs. All really, really good.

For our eligible surviving spouses in attendance, the Spouse Education and Career Opportunities leaders are going to outline several possibilities that are available to you, and they will describe whether or not you're eligible. I would imagine many of you might be. Connecting you with a group — Oh, connecting all of you as a group is superessential for us because we strive to address any challenges you may have with your current situations.

We're also recording this, and as was mentioned earlier, the recording will be available in a little while. Again, you're such a vital part of our global military community, and we really, really value your feedback, and we're honored to serve you and dedicated to supporting you through the Casualty Assistance program and through the Defense Department's Military OneSource platform.

So again, thank you so much for joining us. It's always so good to be with you. Our hearts are always with you and your family, and, you know, there isn't a day that goes

by that we don't appreciate the ultimate sacrifice that was made by your service member. So with all of that, I'm gonna turn it back over to Deb.

Deborah Skillman:

Thank you, ma'am, and thank you so much for those comments. So I don't want to belabor this any longer, so we're gonna let this go back to Brian, who's gonna be moderating this for us. And Brian, so over to our first speaker.

Brian Belke:

Thank you so much, Ms. Skillman and Ms. Barron. Our first speaker today is Ms. Lisa Valentine, who is a program manager from our Office of Casualty, Mortuary Affairs, and Military Funeral Honors. And she will present on programs, services and tools available to survivors of those service members who died while on active duty from the Department of Defense. So Lisa, it's all yours.

Lisa Valentine:

Thank you very much, and so welcome, everybody. We're so glad to have you here today, and I'm excited to share all the different platforms that we have with DOD and the services and programs. So we use Military OneSource, and through military OneSource, you can find all of the different programs and services that we offer.

So if you just remember Military OneSource, you can go to your search engine and then access us. And then you can click on that, you know, "I am a Survivor," and then from there, you'll access all of our survivor tools and programs. So, next slide. If you go and you click that "I am a Survivor," or we also know that we have service providers or leaders that are attending today's event, you can go and see a myriad of different articles and different kinds of topics that may be what you're looking for.

One of the items that we have when you go into our site is the Survivor Connection eNewsletter. And we highly encourage you to subscribe if you're not already a subscriber. It will let you know the latest and greatest that's going on. And not only that, is that if there's something that happens in the interim, we can send out an emergency email.

So like let's say that Congress makes a change to a survivor benefit, we can reach out to you sooner if we feel that it can't wait until the next publication. We typically publish the Survivor Connection every three, every four months, so three times a year. If you sign up with a .mil account, you'll get the version that's on your left where it doesn't have the pretty pictures, but if you use your own personal email account, then you'll get the one that's got the pretty pictures on it.

We have our 10th edition that we sent out to all of our subscribers on September the 10th. And you can always go on Military OneSource at the link above to go see previous editions. As you go down our page, it's a very long page, it continues down, it'll show you that there's free non-medical bereavement counseling, and it'll give you

information as to when the next Survivor Symposium is going on and so forth. And so you can receive ... If you click on the "Get free, confidential non-medical bereavement counseling," you'll find information on Military OneSource for eligible survivors.

And then also too, as you go further down on this page, you'll be connected to the VA. So we know, like, for example, our parents or surviving siblings and so forth, that the VA will provide you bereavement counseling through the Vet centers. If you also notice to the right, we have "Honor Your loved one on the Military In Lasting Tribute."

So if you were to click on the Military In Lasting Tribute, this is our digital memorial, and this is to remember all those who died while serving in active-duty status. This is the only digital memorial that ... Or it's the only memorial that DOD has that honors all peacetime deaths. And so it's from 1985 to the present, And in the future, we're hoping to be able to expand that where we can go beyond the 1985.

So if you were to click on to see some of those that we're honoring, this is what the memorial will look like. So as a surviving family member, you can submit your person's name. So we don't automatically put names in there. We feel that it's very important, as part of healing, for the surviving family to submit their person to be placed on the memorial.

And then they may add a picture, and we ask that it's in uniform and that it meets the certain standards. If you don't want to submit a picture, that is perfectly fine. We'll just add the seal of the service that your loved one served in. So if you click to the page that says "Add a Loved One," then it will tell you who can submit, what the requirements are for the photos, and as you keep going down, it tells you how, and so you can just submit it electronically.

Then if you go further down on our page where you said "I am a Survivor," then you can connect with answers through our Survivor Family Member Inquiry Form. And so if you've got a question, like let's say you're listening to this symposium and now you've got a question, you're like, "Oh man, I forgot, I really should have asked this question." You can reach us at any time. So even if you think about it in the middle of the night.

That's what's nice about having electronic format is that you can go in and you can submit your question, and then we try to get it done within five working days. You'll receive a response, or we'll connect you to the people that can provide you the answers to your questions. So if you were to click on to say, "Yes, I'm, you know, surviving family member," it's gonna ask you, "Are you of an active-duty death or not?"

If it's not, if it's a veteran death or retiree death, then what it's gonna do, it's gonna tell you and give you the phone number to the Office of Survivors Assistance with the Department of Veterans Affairs because they're better equipped to answer VA-type questions. Whereas we're focused on active duty, and so that's where we need to stick and stay in our lane.

And if you notice too, you can click there and it will give you the email address, and so you can write directly to the Office of Survivors Assistance. Or what it will do is it will

give you to this page. And so if you go to the bottom, it tells you that you can enter the VA in different ways. So you can do the ask.va.gov. And if you go further down, it will give you the email address to the Office of Survivors Assistance.

But we do have the VA here, and they're gonna talk about more on how you can receive answers to your inquiries. All right, so then if you are of an active-duty death, a survivor of an active-duty death, then there's the form that you fill out, and it gives us the information that we need so that we can better answer your questions. And then as you further go down on our I'm a Survivor page, we have different MilLife Guides.

So we have one on Military Funeral Honors, Support After Loss, Survivor Finances and Legal Affairs, and Understanding Grief. And then as you keep going down, then you can pick different categories or a MilLife topic. We know that just because you're a survivor, it doesn't mean that everything in your life is gonna be about grief and survivor benefits and so forth. That you also have other military life topics like MWR.

You know, it's OK to take a break from grief and to maybe think and plan on taking a vacation. Maybe you have questions about commissary benefits because you still have your ID card, and so you can still be part of that military community and go shopping at the PX or at the commissary and so forth. But if you go down, we have the Military OneSource Non-medical Counseling, we have information about Financial Counseling, and then one of our topics that we're gonna talk about today, the Spouse Education and Career Opportunities Program.

One of the things that we do is we listen to the survivors to tell us what's hot, and we know that one of the complaints that we've received was about the HEART Act. Because with the HEART Act, you only have a certain amount of time from when you receive the payment, for like SGLI or it's the death gratuity, that you want to go ahead and you want to use through the HEART Act.

So you have like 12 months from that date, and it's not a very long time, especially when you're going through grief and you've got the fog of grief that's going on. And so we put that there so that we try to alert survivors of this important benefit. Then we have that SGLI and beneficiary financial counseling that's offered through the VA through FinancialPoint®.

And then what we have, as you further go down on the "I'm a Survivor" page is our "MilLife Learning" page. And on there, we have different eLearning courses and eTutorials that you can take. Some are long, some are short. The majority of them are very short, but it gives you some information about different topics. And then we also have featured resources.

And so those change and they ... through the different times that you look at it. So like this one shows the "American Gold Star Mothers Incorporated," and we have "TAPS," "Online Survivors Benefit Report," which we're gonna talk about at our next symposium and then "TAPS Youth Programs." So a little bit about the "Online Survivors Benefit Report."

If you were to click on it, it's gonna show up and give you the different links that you would connect to based on your service. And this is for surviving spouses, and that are receiving benefits and then also for adult children that are receiving benefits. And then these are some of our MilLife learning courses for survivors, and what I did is I highlighted the ones in red that I thought if I was a survivor, that it would be most beneficial.

So the first one would be the “Surviving Spouses Making That Final Move.” We want our survivors to know that you're not alone and that there is help with making that final move. You can also, if you didn't realize, you can call Military OneSource and ask if you could have a coach to help you, maybe just to organize all of those things that you have to do to get ready to make that move and, you know, making decisions as to do you even want to move and where are you, do you want to move?

We also have one about investigations involving the death of a loved one. We know that it does take a long time for investigations to be completed, and the reason is because they want to make sure that investigations are done very thoroughly and sometimes they have to coordinate with other organizations, depending on the incident. And then it explains about the length of time and what to expect and the different agencies that may be conducting an investigation.

But also, too, it sets family member expectations as to what to expect. Because when you get that investigation report, it's gonna be redacted, and so it talks a little bit about that and the whys. And then we have one, it's called the “Casualty Assistance Program.” And so if you're in the early stages of being a survivor, this is important because it talks to you about what is the Casualty Assistance program and what to expect from it.

We also have one that we know is very near and dear to many of you, which is “Recognizing Military Service.” And so that talks about the Gold Star Lapel Button. We are updating it, where it will include information about the next of kin for Deceased Personnel Lapel Button. The other one that we have is a “Survivor Benefits Report.” We are updating that one, and that's why it's highlighted with the little arrow, And we're calling it the “Survivor Support Benefits, Resources and Best Practices.” Now this one is specific for service providers.

So for your service providers out there, I would highly recommend that you take that course once it gets published. We anticipate it will be published in the next two months. But if I was a survivor, I definitely would want to click on the “Online Survivors Benefit Report,” and if I had a loved one that died by suicide, I would definitely click on the one called: After a Suicide.

As a matter of fact, for service providers, I recommend that you put that on your list of things to do if you haven't taken this course. Because the truth of the matter is, the course called "After a Suicide" is for anybody who's been exposed to a suicide. It doesn't matter whether you know the person, but if you just heard of their story and their story affected you, then you've been touched, and you really should watch this course and take care of you.

It is important that we do postsuicide prevention, and that's what this course is about. Because postvention is suicide prevention, and if you know someone that's been exposed to someone who has died by suicide, highly encourage them to watch this. You never know what's going through someone's mind, and just by that small act, you could save a life.

We also have one, it's called "Sesame Workshop Courses and Webinars." So if you've got children, and don't be fooled by the name, that it's, you know, "Sesame Street." Oh, my kids are too, you know, old for that and so forth. Let me tell you, we have a very powerful one about grief with Sesame Street, and it's for all ages. It's for families, and I highly recommend checking it out.

We also have one called "Making Your Final Wishes Known," and this would be one, that I would say for everybody in our audience, that is something to take a look at. This was made with experts as well, and it talks about the different things that you need to keep in mind, things that you need to do with a lawyer and just gives you the practicalities. It's a very long course.

It's about two and a half hours. But it's one, and like any of our courses, you can take it, take a break, and then go back where you left off and continue on. And what's nice about our course is that you can retake them as many times as you want to. The other one for service providers we have is called "After a Suicide, Walking Through Providing Support."

It's a very long course, but I highly recommend it. If you're a service provider, you should take this course. I will tell you that our "After a Suicide" series, we made this with the Defense Suicide Prevention Office and with other experts in postvention suicide, as well as the Tragedy Assistance Program for Survivors, who's done a lot of research and publishing in this area. We also have, as you continue to go down that page that says "I am a Survivor," different products.

Some of them you can order, some of them you can open up and print them. And one of them that we have is the "Survivor Milestone Trifold," and that we include in "The Days Ahead" binder. And we do update it periodically. Right now we're going through an update, and we'll have the new one published.

We will also have this available at different events that we attend. We have the "Death Gratuity Fact Sheet" and the survivor's guide to benefits and so forth. But I recommend clicking on the "See All Products" to see what's available. So when you go to that products list, one of the things that you'll find is that we have the "Trevor Romain's Memory Box for Children of Deceased Service Members."

And so you can even click right on that link, and it'll take you right to the product. But this is special for kids, and this memory box provides a place where children can put their little tributes about their loved one. And inside of that box, there is a little mouse. That's Coco the Mouse.

I was just amazed at how special that little mouse is to children. I had a little boy who was 10 years old that came to the resource center there at a TAPS event that we were in, and he asked could he have a replacement for his mouse because he's had his mouse for five years and the tail was worn. So that it's small, and it's something that they could carry in their pocket if they need to just have like a little stuffed animal to hug. And there's also a grief journal in there.

There's a book that's called, "What on Earth to Do When Someone Dies?" There's colored pencils that decorate their grief journal and so forth. And there's a little card from Coco the Mouse with a video. And we are happy to send this to the child in the child's name. We'll mail it out if the parent gives that permission. So, and this has to be ordered by the family member to make sure of the eligibility.

So service providers, we recommend sending your survivors to the products. You can even call Military OneSource. If you don't want to go to the website and deal all that, just call Military OneSource, and they will be happy to put one in the mail for your child. And then as you further go down on the I am a Survivor page, you'll have the latest articles. And so those move around too. So whatever we feel is the hot topic, that's the latest articles that will go up.

And we're always creating new stuff or updating. And then we have additional articles that I wanted to call out. So we have a particular article. It's called "Survivor Contacts for Questions and Requests." Because, you know, maybe you've got a TRICARE question, and so we're not TRICARE in the casualty community, but we can connect you to who you need to talk to for TRICARE, so if you're having an issue.

Or maybe it's with DFAS, so we have DFAS and so forth, but it just gives you that entry point where if you've got a problem that you need help with, you can go through there. And it doesn't stop you from submitting the Survivor Inquiry. We're glad to help through that way as well. We also have a new brochure. It's called "Funeral Planning for Arlington National Cemetery."

Because there is a wait to, for burial there, and it explains all of that, and it explains the different steps in eligibility. We also have an article about the Arlington National Cemetery or the ANC Explorer app. And if you have your loved one buried at Arlington Cemetery, what's really nice is that you can go on to that Explorer app and you can pull up your loved one's grave and you can see their marker.

Also, too, it's a education program, and it gives you information, and this is for all generations. So if you've not seen the ANC Explorer app, I recommend checking it out, and it's free to download on your phone. You would just go to the store and, you know, download that particular app.

As you further go down on our page, you'll see that there's information about the gold star. So we have a little commercial that plays. It's about 59 seconds. And I will tell you that we are still required by Congress to define gold star survivor and gold star family, and so that is still working.

And if you're interested in providing your comments, it will be eventually posted on the Federal Register. I can't tell you when, but I can tell you that if you sign up to receive the Survivor Connection, you will receive an email once it's posted, giving the opportunity for you to provide public comment. I also highly recommend learning about the history of the gold star. And so we have through our eLearning, which I told you about earlier, the course about recognizing military service, and so I recommend checking that out. And then we even have more survivor topics.

So if there's something that you're looking for, chances are we may have it. And if we don't have it and you think we should have it, we would love to hear from you, and you can do that through the Survivor Inquiry Form. We also have different interactive tools and services. We have from financial counseling.

We have the military tax, MilTax, which provides free tax services for surviving spouses, and they also provide services if you're trying to close out your service member's last final tax form. And we do understand it can be very complicated depending on the situation. There's also language services. So let's say that your loved one died overseas and you have a death certificate or maybe it's an autopsy report or a medical report that's in a foreign language, and you would like to have that interpreted.

Or maybe your main language is not English, and you need help to have something translated into your language. We can do that through the Military OneSource "Language Services." We also have the "Caregiver Support Services," and again, the SECO program, which you'll learn more about, which I'm super excited for you all. And then we even have "Resilience Tools" and then "The My Military OneSource App."

So if you want to be able to get to the Survivor page right away and just different things, you can download that app by just going to the app store on your phone and downloading it. Then we even have one interactive tool and services which is called "Chill Drills." I found that very helpful when my son died. It just seemed like just the basics of breathing and just trying to calm oneself, especially in the early stages of grief, I found that very, very helpful.

And I learned from my therapist that if you can just breathe, then maybe you don't have to take that pill to be able to sleep at night because your brain just won't shut off. So I recommend checking that out. And so this is a little bit more information about the free MilTax preparation for eligible survivors.

And you don't have to remember all of this stuff. If you just go on to the Military OneSource platform, and you can go into the, you know, question, what are you, you know, the search tool, it will provide you the different tools that are available. So you just put in whatever topic that you're looking for. And then we have different webinars.

I think some of these webinars can be most beneficial to some of you. One of is the Online Survivors Benefit Report Overview.

We even have one that we did with DFAS, which talks about the 2023 changes to the Survivor Benefit Plan. We even have one about how children grieve, and I think that's very interesting, especially if you have children in the home. And then Understanding Grief, and I would tell you that I think this one is for everybody. And then we have different podcasts.

So this just tells you just some of the topics that we have. We even have one called PADD Rights for the person authorized to direct disposition. We have one that talks about the Military In Lasting Tribute, and we have another one with After a Suicide. But I recommend checking them out, and periodically we post new ones. We also provide Military OneSource support for young survivors, and this just gives you a little smidgen of what we offer.

So if you are interested in educational and training opportunities, did you know that there is a digital library through MWR? Also, too, there's free tutoring for children, and there's support for those who are seeking scholarships and resources such as books, magazines, journals, and databases and so forth. We also have financial planning through the Online Survivors Benefit Report tool.

So if they're getting ready to go to college, they're 18, they're now an adult, they can have an account set up, and we'll learn more about that during our next symposium. Then tax services, emotional support through free non-medical counseling services, which can be scheduled any time and they're available in person, by phone, or by secure video conferencing or via online chat. So there's different ways.

We also have connection with survivors through bereavement camps, and we even have bereavement camps for adults too, specifically tailored to meet the needs of young people, and we do this through our nongovernment organizations. And then another partnership that we have is with "Sesame Street for Military Families." And remember I was telling you, don't let it fool you that just because it says "Sesame Street."

It really is for all ages. And so I provided you this page just to show you a little bit. And in Resilience Tools. So there's again that My Military OneSource app. We also have the CoachHub, which is a mobile coach for your life. So this is for surviving spouses. And, you know, maybe there's something that you want to do, you know, through the grief. I know one of the things that happened to me is I gained weight.

And so maybe you want a coach to help you to trim down some of those pounds that you've gained, or maybe you would like to have that mobile coach because you're getting ready to make that, those choices in your life, to make that final move. And there's a lot of things that may be going through your mind, and just to have that someone that's positive, that can help you, you can have a coach in your pocket. We also have, for our service providers, the MilProvider app that you may want to check out. And then, there's that Chill Drills again.

And then we also have some recommended wellness apps. So we even have some for children, which I think is pretty cool. We've got the "Breathe, Think, and Do," 'cause, again, breathing is very important, and when we're stressed, sometimes that's just a basic thing that we forget how to do.

And then we have about the "Big Moving Adventure." So if you're getting ready to make that last move, you know, you want to get the children excited about it too. And then there's that "Breathe2Relax," and then there's the "Virtual Hope Box." So you might want to check this out as well.

And then we have the Sen\$e app. Now I want to tell you, with all of our apps, you do not have to be an ID card holder. Any of you in our audience are welcome to go to the app store on your phone and you can download them. The Sen\$e app is really good for financial management. So I recommend checking it out.

And if you go and delve into it further, you'll even see that it talks about survivor benefits. And then we have the SECO program. They have this new program that's, I don't even know if I'm pronouncing it right but the Udemy, and I recommend checking it out. There's more than 5,000 high-quality courses, and there's more than 35,000 hours of content.

And, you know what's really cool about this too is that they have courses in more than 15 languages. So I recommend checking that out. From my understanding, some of these programs can be very expensive, but you as a surviving spouse can use this program for free. Also, remember I told you that it's OK to take a break from the grief and to just go into the everyday living.

So if you want to know about the commissary, about savings, the rewards card, maybe you want to know about discount tickets, maybe you want to go to the amusement park and so forth, or maybe you want to go stay and get away. So check out the MWR recreational lodging and the MWR recreation programs. Maybe you want to go canoeing and you need some canoes, and you can go ahead and rent them from the MWR. And maybe you're interested in Supplemental Security Income program or just anything. Go ahead and check it out. We have different topics from A to Z.

And then the "MWR Programs." So I provided that as well 'cause I thought, you know, I'm an Army retiree and there were some things that as I was looking at this, I was like, oh wow, I didn't know we had that. So anyways, I recommend checking all of these. I mean, you've got the library. So you can download things and look at, you know, things virtually. You've got the ITT, the Information, Tickets and Travel.

I mean, just such a myriad of things, but the one thing that I wanted to show you was the American Forces Travel. And so we have a partnership with Priceline, and so you'll see that it looks very similar to it, and it's for military families. So that concludes my portion of the briefing of today, and I'm gonna pass the floor to Brian.

Brian Belke:

And thank you, Lisa, and, yeah, you made it through that in great time. We've got some time. If, Lisa, take a look at the questions in Q&A, and if anybody has any questions specifically for Lisa. I'm gonna hit one we've been getting a lot. The presentation that we're doing is being recorded. It will be posted to Military OneSource, roughly 30 days after we finish today. It's gotta go through the prep for it, but it will be posted there.

Though, if you missed our first ever Survivor Symposium, that is posted on Military OneSource. There is an article, "Defense Department Survivor Symposium Series." If you go to Military OneSource, you click "I am a Survivor," it's listed in the articles it shows you.

The article talks about these symposiums, and there is a drop-down that has the first one we did. It has the recording. It also just has a transcript. And, Lisa, unless I'm wrong, we're not gonna provide the slide separately. They've been put in a format; we can use them here. If you are a service provider, you can contact us for information you're looking for, but we're not gonna send the slide deck out after this, but the recording will be available.

Lisa Valentine:

Correct, and we do have a question, Brian. We have from our audience concerning the ... our digital memorial. And they said, "For service-connected deaths and that you're not able to add a loved one." And the reason being is because we're the Department of Defense, we have no way to verify a veteran death, and that is through the VA.

But the VA has a very wonderful system. They have the Veterans Memorial Legacy, and as a matter of fact, we have a podcast about that, and we highly recommend checking that out. As a matter of fact, their memorialization program is a bit more advanced than ours, and you can even add tributes. So I recommend checking that out.

We had another question about "Why does our training include the Gold Star Lapel Button, but not the next of kin lapel pin as well since it's still an active-duty death?" And that's because the Gold Star Lapel Button was published by Congress. It's by law. But there isn't a law that makes the next of kin lapel button a DOD program. So that is really a service program.

But we are including it because we do know that people in our audience, they do have questions about it, and so we're including it in the future. And then there's another question. "Is there a way to request a copy of the death investigation and copies of the SLI paperwork that one completed with the, the CACO officer upon their spouse's passing?" And so the answer is yes, and so I would recommend reaching out to your long-term care manager, your program.

So if you are Marine Corps, you want to contact their long-term care management program. If your loved one was Navy, I would recommend contacting the Navy Gold Star Program. And if it's Coast Guard, I would contact the Coast Guard Gold Star Program.

And we can look up those contact information and provide it to you separately on the chat.

And so we did also have a question that says, “If we're having a community event, can we ask or invite Military OneSource to attend for survivors' information?” We cannot send out survivors' information, but I think what you're asking is can we send out information so that the survivors have that? So we don't have that capability at this time to be able to do that. If it is a DOD event or like military service event that you're having, there may be a possibility that we could consider adding it in like the Survivor Connection, but we really have to look at each case separately.

And then “How does a NGO partner with Military OneSource to share support programming?” So the way to do that, if you're an NGO and you would like to partner with us, you have to go through this review. Brian and I can conduct the interview, and then the information that we collect, it's provided to general counsel, so our attorneys and our public affairs officers, to ensure that the organization meets the requirements for DOD to be listed as a resource.

And just because you're listed as a resource as a nongovernment organization, it does not mean that DOD endorses. I just want to make sure that our audience understands that the Department of Defense does not endorse any nongovernment organization. I'm not an expert about the eligibility for Military OneSource. What I can tell you is that it's for active duty and their families and it's for surviving family members, and so it would be the dependent.

So if you have that ID card that makes you like the surviving spouse or if you're a surviving child and you have that ID card, then you would be eligible for Military OneSource. If you happen to be a parent that has that military ID card because you were living with your service member, like your child maybe was the service member and you were considered their dependent, then you could also be eligible for Military OneSource services.

And then “Is it only for those whose active-duty service veteran was engaged in Military OneSource services at time of death?” So the answer is no. You don't have to have been engaged in Military OneSource. You just have to have that military ID card. But if you're retiree like myself, so I served 23 years in the Army, I am not eligible for Military OneSource services and nor are my family members, my dependent family members.

And then there's another question that says, “Are there any differences in support services for Gold Star Lapel Button active-duty services and for other next of kin of active-duty survivors?” And the answer is no. We see all deaths equal, and we provide the same services. And so if you need assistance, we're here to help, and even the survivor benefits are the same.

“Does a survivor lose Military OneSource if they remarry?” And the answer would be yes because you would no longer have that dependent ID card. So that is tied to your service member.

“If you happen to remarry a service member that's on active duty, then you would retain that Military OneSource eligibility?” So then we have, “Is the DODI 1348.36 updated September 2020 the latest version of the gold star instruction?” And the answer to your question is, yes, it is. And the gold star lapel button eligibility is not changing. That would require an act of Congress, so it would be a change to the law.

And I think that that's all the questions, Brian.

Brian Belke:

Yeah, thank you, Lisa. Yeah, we hit every question. We've answered some directly. So we got a bunch on the posting of the slides. Barring any other questions, we're a couple minutes early, but, Nathan, if you're ready, we'll have our next speaker, which our next topic is updates from the Defense Finance Accounting Service, Retired and Annuitant Pay section. And our presenter is Mr. Nathan Lynix, who is a financial systems specialist at DFAS. So Nathan, it's yours.

Nathan Lynix:

Hi, thanks, Brian. As Brian said, my name's Nathan Lynix. I've been working with Retired and Annuity Pay for about 18 years now. I spent a lot of time especially focusing on the annuity section as a reviewer and as a supervisor, and so just I'm glad to be here to present this information to you. Let's go to the next slide. So I want to talk to you today about a few things, but the first thing I want to talk to you about is the Annuity Account Statement.

The Annuitant Account Statement is a very important tool that we use at DFAS to communicate with annuitants. It's important that you know how to read this so that you can get the most out of this tool. So we have, on the screen there, we have part of the first page up there, and this has a lot of the information that most annuitants are most interested in.

The first line there, it lists your gross pay on the Annuitant Account Statement there. And any time we generate a new statement, you'll see these prior columns and these current columns. You know, the prior column is what the information was, and the current column is the new information for you. And so at a minimum, every year in December when the cost of living adjustment is applied, there'll be a new account statement generated.

If there's no changes to your pay, there's no new account statement generated. So if you request one or if you see one on myPay, the date on it will be the last time something changed. Moving down there, the next section down is the offset line.

The offset line will be mostly blank for everybody. In the past, a long time ago, we used to offset the survivor benefit if you received Social Security, but that was, that's been gone for a long time. And most recently in 2023, we also had the Dependent Indemnity Compensation, or DIC offset, removed. And so if you have something in this line, I would recommend calling the customer care center just to make sure that you understand

what that offset is there for. But like I said, for the most part, that section will be blank for all annuitants.

Then the next section down on there is for deductions. The deductions are regular monthly reductions in your pay. The most common one is federal income tax. The amount of federal income tax that you have withheld from your pay will be listed there. Another one that you might see is if you have a debt for some reason. The debt amount would be listed there as well.

And then at the bottom of that section, the line that people always want to see is what your net pay is gonna be. And that current amount and that net pay line is the amount that we're going to deposit into your bank account, or if you're still getting a paper check, that's the amount that will be on the check.

So there, so the information that we just went over, that's the information that people are generally most interested in, but there's a lot of other information on the Annuitant Account Statement that I would recommend that you look at every time you get one. This is in the top right corner of it. There's a box that's called "Other Information." This will have the date that the statement was generated. That's important.

Like I said, if it's been a while, if the only change you had this year in 2024 was the cost-of-living adjustment, that date, that December 14th date, that's the date that will be on your Annuitant Account Statement. The payment date is the next date. That when the statement was generated, that's the next statement that will be affected by that.

Then we also have the annuitant and the retiree's Social. Just the last four digits are listed on the Annuitant Account Statement. Then moving down into the tax information, we have your tax status. This lets us know how much money to withhold from your pay for federal income tax. We don't make ... we don't give tax advice.

If you want to know what to enter in that section, whether married or single or file, you know, how many exemptions to put in there, if you just want a flat amount without, you have to talk to a tax professional and let us know what you want withheld there. But the amount or your tax status will be listed in there.

And that bottom, the current taxable amount, that just lets you know what the monthly amounts that we apply the tax to. So near the bottom of the first page, you'll also see a section that says "Messages and Explanation of Changes." This section is very helpful as it provides a narrative about the changes that were made to your account.

This section will also have information pertinent to your account. So please read this section each time you get an Annuitant Account Statement to be sure that you're getting all the information that you need about what's going on with your annuity. And at the bottom of the first page, we also have your mailing address and your payment information. It's really important to make sure that we have both of these pieces of information correct.

Sometimes if you move, the post office can forward the Annuitant Account Statement that we mailed to you, and so you'll still receive it, but we might have an older address on file, and that would be what's listed at the bottom. If it is old, you know, definitely go out and update that so that we have your current information.

We also have your bank information on there. It just shows the last four digits of the account number. But just if anything changes with your payment information, you know, obviously you want to let us know as soon as possible so that we get your payment to the right bank. You know, 'cause obviously we can't pay you if we don't have your current banking information.

Page two of the Annuitant Account Statement has all the ways to contact DFAS on it as well. AskDFAS, and I'm gonna talk a little bit more about askDFAS in a few minutes, is the quickest way to ... that's the quickest way to send us documents or forms, and like I said, I'll be talking a little bit about, more about that in a few minutes.

Also, myPay is the best way to manage your account on your own. You can make a lot of different changes on myPay. You can update your mailing address, your payment information, your tax status. You can, if you have to certify through the, your annual certification to maintain your eligibility, that can be done through myPay as well.

And then we also have our phone numbers listed on the Annuitant Account Statement. You can see them there as well. And if you're old school, you can still fax us or send us information through the mail, and our fax number and mailing address is on screen. It'll also be on the Annuitant Account Statement.

If you have any questions about the Annuitant Account Statement, just put them in that Q&A section, and either me or I have a couple other people from R&A on the call that they can answer those questions as well. But let's talk about askDFAS. AskDFAS is a great tool that we've been spending a lot of time making sure that it's, just improving the way that it looks and the way that you can go out there and use it to improve your customer service experience.

AskDFAS is the best way to send in a document. Like right there, it's what can you use askDFAS for? Uploading forms to us, going through askDFAS is so much quicker and easier than it is to use fax or mail. I mean, first, the biggest plus to using askDFAS is that when you submit documents through askDFAS, you'll get a status notification emailed back to you letting you know that we've received the documents.

And depending on what type of document you've sent to us, you may also get status notifications about when it's acquired to be processed and when it's been completed. But when you upload it, it'll say how many status notifications you can expect to get. You can also ask questions on askDFAS. There's a section out there to go and enter your question, and those questions are sent to our customer care rep center and a representative from it will research your question and provide an answer to you.

One of the best parts about this is that you don't have to wait on hold to talk to somebody in the customer care center, or if the question comes to you at a time that

the customer care center isn't open, you can always go out to askDFAS and submit that question there. That way, you don't forget about it, and it'll be sent to us and we'll get the information back to you.

You know, one of the other things that you can use DFAS for is informing DFAS when a retiree or annuitant passes away. We understand that this is an emotional time and talking to a customer care representative may not be something that you want to do. AskDFAS provides an electronic way for a family member, loved one to go out and to report that death to us. Again, these can be done at any time. It doesn't have to be during the open hours of when people are in the customer care center.

And then finally, askDFAS can be used to make us, changes to your mailing address. If you don't have a myPay account, and I definitely do recommend getting a myPay account, but if for whatever reason you don't have one, you can go out and submit a change of address through askDFAS. Like I said, askDFAS is a great tool. I highly recommend using it the next time you need to send a document, ask a question, or update your mailing address.

So now that you've heard about AskDFAS, you may be wondering how you can get there, and that's a good question. Our website is www.DFAS.mil. And you can see, this is one of the pages, but up in the upper right-hand corner, you'll always see those icons. The one circle on the right, it says askDFAS in there.

You may not be able to read it on the screen, but it does say that. You click on that and that'll take you right to askDFAS. We also have ... We also have a great tool out here, the link on here, the SBP online tools. This will, this tool will help you get to the page on the website that you're trying to get to. There's a lot of information out on our website.

Sometimes it's not always the easiest to find exactly what you're looking for, and this askDFAS online tool will help you get there. And we also have what we're calling the Quick Tools page. Navigating a website, like I said, it can be tricky.

This Quick Tools page can help you get to the right place. These are some of the most requested tools that we have on the website there listed there on the Quick Tools page. So when you go there, you can see out there, the top one, it says "Retirees, start here." Right below that, "SBP Annuitants or Survivors, start here." Just click on there. That will bring you up to some of the most popular tools that we have online. It'll help get you right to where you're going on, where you need to go on the website.

And thank you to everybody for being here. Like they said, the next one is gonna be [in] February. We'll have a lot of good information about tax season for the next symposium in February. I'll turn back over to you, Brian.

Brian Belke:

All right, and if anybody has questions, please put them in the Q&A block. We've got a little bit of time to answer some. So I think if, Lisa, if you're looking, the first question in the open one —

Lisa Valentine:

Yes.

Brian Belke:

Asking about —

Lisa Valentine:

I do see.

Brian Belke:

Yeah, and to my knowledge, and correct me, access was restored for commissaries.

Lisa Valentine:

Anybody can access a military installation if they meet three requirements. And the first requirement is do they have a purpose? 'Cause there's some installations, like, for example, for me, I have my military retired ID card that I can't access to because I don't have a purpose. So it could be like in Maryland, they have one, it's a research lab. I will never be able to go in there.

And the second thing is, do you have a Real ID? So if you have a Real ID, that's great 'cause that's what you're going to need. And the third thing is are you fit? So for example, if you're a felon, you won't be able to access any installation. And so what the future is, is that you have to have this Real ID, and for each of the installations that you go to, all you have to do is go to the visitor center.

You would then register your Real ID, and then each time that you go to that particular installation, you just show your Real ID and they will check you in.

And then that Real ID is tied into the big system to determine that you are still fit to enter a military installation. I don't know of, and we don't have Bob Eves with us at this particular symposium that could answer if there's gonna be any changes with ID cards, but just to let you all know, anybody with a Real ID that is fit and that has a purpose may enter a military installation.

Brian Belke:

Yeah, and that's the law you're talking about, that it restored access for commissaries and exchanges. And even though Congress has passed it, it has to be figured out how we're going to enact that. And that's not through our offices, but that is still being worked. So there will be more to come on that, but there is nothing yet.

Lisa Valentine:

And then we have another question, Brian, from a surviving spouse of a 100% service-connected disabled veteran. And she has a dependent ID, and she wants to know if she's eligible for Military OneSource access or not. So what you can do is anybody on, you know, that's participating today, anybody in the public can view anything on Military OneSource, but to get the one-on-one, you know, personal counseling and so forth, you would have to be eligible.

I don't think that a surviving spouse of a 100% service-connected disabled veteran would be eligible. The same like myself, who's an Army retiree, and I'm also a disabled veteran but I'm not 100%, I'm also not eligible for Military OneSource. But I can go to the VA to receive assistance through their counseling system through the vet center. And then restored access to commissary for who specifically?

Mary, we're not really the ones to talk about that, and so what we will do is we will find that answer and provide that when we post this recording on the Military OneSource webpage about commissary access. So we'll put that in the, the Q&As, but we're not the experts on commissary access.

Brian Belke:

And we'll press ahead with our next speaker. Thank you all, and again, you can post any questions in the Q&A, and we'll get to them as time allows. Our next speaker will be from the Department of Veterans Affairs Office of Survivor Assistance. We do have Ms. Ann Duff, who is the director of the Office of Survivor Assistance, and I don't know if he's online, but her backup is Scott Bell, who's a program analyst in the Office of Survivor Assistance, and they're gonna provide you an update. So, Ann, if you're on, it's all yours.

Ann Duff:

Hey, good afternoon, good morning, everyone. It's so good to be here to answer your questions and give you some more information from the VA. I have my team on to back me up. So let's go on to the next slide please. OK, so, you know, one of the issues that we've been dealing with for a while is the subject of remarriage. If a surviving spouse who is receiving DIC gets remarried, that needs to be reported to the VA immediately because the DIC is supposed to stop.

And so what we have this challenge sometimes with the surviving spouses do not notify the VA about this. And so, you know, we've been trying to come up with options for what we can do, and what the VA has instigated is something called QuickSubmit. So what you do is you go to the QuickSubmit site. You have to verify with ID.me or Login.gov or a DS login, and you sign in, and you can submit whatever information you want to the VA.

And you immediately get an email back that the VA has received your information. And this is really important because a lot of times with remarriage ... Let me go back, the VA only sends out a remarriage, a verification that you have not remarried, every seven years. So let's just say, and I'm gonna make up some notes, you were awarded DIC in 2010. You won't get another verification from the VA until 2017 asking if you have remarried.

So if you got remarried in 2011, you have likely been overpaid for six years, and six years times twelve months of DIC is a lot of money. And as soon as the VA hears about your remarriage, they will run the paperwork and notify you of an overpayment. So surviving spouses have, you know, will, via different means, they'll go to their Soldier Readiness Center or they'll go to their VSO, and they will submit the information that the VA is asking for.

So, but there's always been a question, well, I don't know if the VA received it. Well, again, this is our answer. I can tell you that I was at an event last week. We submitted claims for veterans on the spot. The next day, we checked them all. They were all entering to the system. So this is your answer for how do I prove that I notify the VA that I remarried. QuickSubmit can be used for other things. You can put in your ... any kind of notification you want to give to the VA, any sort of information that you want to give the VA.

If you're a new survivor and you're newly applying for benefits, you can use this QuickSubmit. So this is, you know, a great way for you to have that proof that you have actually submitted information to the VA. On the remarriage issue, this is what I would say. If you remarry and you've notified the VA and you've gotten your QuickSubmit receipt or some other receipt, and three months later you're still receiving your DIC, you should contact the Office of Survivor Assistance. Because that should be worked through the system within 90 days.

But the other thing to keep in mind is if you are receiving DIC and then you get remarried and you continue to receive DIC, you need to understand that that money will be asked for back because you are no longer eligible to receive DIC. So, you know, we love this QuickSubmit. You know, it's very, very easy to use. You can drag files in, you can just load them up. But I think this is gonna be a, this is a great solution the VA has come up with for many things. So I'm gonna stop there and see if there are any questions.

Brian Belke:

And, Ann, if you can see the questions in the Q&A block, we had, I think this is if you verification of marriage every seven years, "Does this happen after age 55?"

Ann Duff:

It does not, because after you're 55, we don't care if you get remarried.

Brian Belke:

And then I think I probably know the answer, but I'll read it. "Why is the remarriage age set to 55 for DIC?"

Ann Duff:

Because that's the law.

Brian Belke:

Yeah, and "I have a remarriage certification every year in January, which is his birthday. How come? It is supposed to be seven years."

Ann Duff:

We just want to be extra sure that you don't get an overpayment. No, no, I truly don't know. You know, the system is set up to send them every seven years.

Brian Belke:

I think we got one, it's not specifically for you, but I'll read it for everybody online. But this is a good catch. We'll check into it. But "searching on Military OneSource, it says if you search for survivors in only lower case, it does not come up." So we will look into that. That's a good catch if that is stopping people from finding the information.

Ann Duff:

OK, so if there are no more questions about this QuickSubmit and the remarriage, we'll go on to another challenge that recently has come up. So, in 2017, the VA System of Record updated. Prior to 2017, if the surviving spouse remarried but still had dependent children, or if the mother of the child was not married to the veteran at the time of his or her death, the system would allow the VA to just allow that payment.

In 2017, there was a change to the system, and it actually was more related to veterans and veterans who possibly due to whatever their service-connected disabilities were, were no longer able to manage their finances. So there was an update to the fiduciary system, and starting in 2017, it was no longer assumed that, you know, the remarried surviving spouses or these survivors who were the parent of a child of a veteran that they were not married to, it was, the law requires us to set up a fiduciary program.

So the system update went into 2017, and in 2000, we were audited by the IG, and they realized that not all of the individuals in this situation, and like I said, it's remarried surviving spouses who have dependent children, it's parents who are not married to the veteran at the time of his or her death, and, you know, potentially foster, someone who's fostering a child or grandparents of a child, they were caught into this fiduciary update.

So now, so then, after 2017, whoever the child is living with, the child needs a fiduciary to handle their ... the benefits they're getting from the VA. So again, I said they audited in 2020, and there were a lot of people who did not have a fiduciary appointed. So the VA has slowly over the past couple years been updating these records individually. Last month, in September, they did one final sweep, and it turned out that there are 999 people in this situation. And they were sent a letter saying that a fiduciary would need to be appointed for their child.

I understand that this caused a lot of churn, and I truly apologize on the VA's behalf for the timing of this. But people have asked what does this mean? So basically, if you received a letter from the VA or you work with someone who received such a letter, what has to be done is they have to fill out the fiduciary paperwork and that needs to be sent into the VA.

A field examiner will call or come to your house and just ask you some questions. Additionally, you know, a credit and a criminal background check will have to be done. Once that is done and the VA says yes, you, Brian Belke, can be the fiduciary for this child, then you will need to set up a special type of bank account for each child. And we advise you not to do this before you get the letter from the VA saying, yes, you've been appointed field examiner. It's a special kind of account because it has to have the child's name on it and you as the fiduciary. And there are all sorts of rules that the bank is aware of about these kind of bank accounts.

Once that process is all done, and it can take three to four weeks from the time you get that letter and start the processing to the time that those accounts are set up for the children. Once that happens, the fiduciaries are required to provide regular fund usage reports to the VA. It's technically once every two years. There's a form that you can do that.

And additionally, the VA can ask for an accounting record for a three-month period of time just to verify how the funds are being used. There is a VA Fiduciary Guide, and there's a link to it on the slide that has additional details and information. We're trying to put together a question and answer sheet that we can get out to, you know, the SOS coordinators and the CARs and everyone who works with the survivors. Because even though the VA did this sweep and found all the old ones, this will continue to happen as a surviving spouse potentially gets remarried.

Because, again, you know, going back to that first, that QuickSubmit, you know, if a surviving spouse gets remarried, then now that fiduciary requirement kicks in. Now I know this has been a very contentious issue, and people were not aware that this was coming, but I will stop there and see what sort of questions you have. And to Haley, yes, QuickSubmit can be used for everything.

Anonymous attendee, "Would the VA honor a payment of the final stage of IVF if the service-connected, combat-wounded, two-times Purple Heart has definitely passed away?" I don't know, but I can find out. Brittany, I will put the link to the Fiduciary Guide in the chat. Sree, no, there are no additional penalties for failure to report, but what

happens if you do not make that over ... you don't contact the VA when they notify you that there's been an overpayment. After a certain amount of time, that goes to Treasury, and then they will get the money back.

Let's see what else. "When was the fiduciary hub statute established?" I will have to let you know. I'm sorry, I've missed a couple. "What's normal processing time for DIC?" It depends. You know, the challenge is that it very much depends on the status of the veteran, what their interaction with the VA has been. The cause of death matters, and all of those relate to the processing time. I can tell you that once the record is complete and the VA is not asking for any more information, and it's been confirmed that we don't need anything else, right now, it's taking 12 to 16 weeks, but, you know, that is once we know everything has been received.

I will tell you that I've been in the records all week answering questions, and I have seen several that have been approved automatically without the surviving spouse even applying. And I do know some of the easy ones, they're trying to automate, but some of them are very, very complicated, and they take a lot longer time. And so, Nancy —

Brian Belke:

And again, that's the one with it doesn't search for lowercase survivors.

Ann Duff:

OK.

Brian Belke:

'Cause for Military OneSource, so I guess a web search issue that ...

Ann Duff:

"Is DIC paid retroactively?" Yes, it is paid retroactively if they stop while a fiduciary is established. When we have , quick reference to this? For the question related to the will our financial survivor outreach coordinators have the training to assist, anyone who is anonymous who wants their questions answered directly, if you will send an email to the OfficeofSurvivors@va.gov, that way we'll have your information. 'Cause then we really can't ... As an anonymous attendee, it's really hard. We obviously can't send you and answer back.

Does anyone have any other questions?

Brian Belke:

I think, Ms. Duff, we had one last one. "Education benefits, what is the available timeline for a survivor spouse?"

Ann Duff:

I want to say, they briefed, we were briefed about a month ago that it's about 10 days.

Brian Belke:

This actually gets us back on time, so thank you, all. So if you have further questions, put them in the chat. We'll get them if we have time remaining. But we'll move on to our final topic of the afternoon, which is an overview of the Spouse Education and Career Opportunities for unremarried survivor spouses specifically on this topic. It includes workshops on résumés and networking. And our speakers are Ms. Josie Beets, who's the SECO program manager, and Mr. Michael Cronk, who is a SECO career counselor. So over to you, Josie.

Josie Beets:

Thank you, Brian, I appreciate it. I am really happy to be with you to share this important resource today. Thank you for making it to minute 90, minute 91 of today's symposium, and I hope you'll stick with us all the way through. The structure is I'm gonna tell you the boring stuff, which is what we offer to surviving spouses at the Spouse Education and Career Opportunities program.

And then Michael, our career coach, is gonna do the cool stuff and actually walk you through a couple of nuggets of the type of help that our career coaches can offer you, so you can have a flavor of what you can access. So again, my name is Josie Beets. I am the program manager for the Spouse Education and Career Opportunities Program. I am passionate about military spouse employment, and I really think that the fact that our, sorry, our office serves surviving spouses is too much of a secret right now, and so I want you to take this message to your community of surviving spouses and please let them know about what we offer and how we can help in their job search and education journey.

Next slide. The Spouse Education and Career Opportunities program was set up specifically for military spouses in mind. What that means, we think about, you know, reentering the workforce specifically. We think about the specific challenges over the history of being a spouse and being involved in the military, what that has meant to your career journey. We are the only program that focuses just on spouses at the DID level. All of our services are virtual.

So you can access them wherever you are, either through our career center, which you can access through the Military OneSource call center or online at MySECO.MilitaryOneSource.mil. That's really our front page, as I'll talk a little bit about later. Our services are free for active duty, National Guard, reserve spouses and this important community that we're talking about today of surviving spouses. We offer the gamut at any level that you're at, whether you're just looking for entry-level work, whether you're looking to go back to school, whether you're looking to your midcareer and/or you just want to take a pivot.

We can help you do that. You know, I love what I do, but I still sometimes wonder what I'm going to be when I grow up. And so I love the idea that we can start from there with you or we can start wherever you are in your journey. We do provide those resources,

directions to places where you can get that education and training. We are there to make sure that you are ready to enter the workforce and have all the tools you need.

And then, finally, we make that connection between military spouses and employers who are looking to hire them. Our employers are looking to serve this community, to include our surviving spouse community, and are looking for you, but they don't know how, right? And so that's why they come to the Spouse Education and Career Opportunities program, and we provide many, many different ways for spouses to connect with employers and vice versa.

Next slide. So our SECO Career Center is a really vital part of our program. It is the hub. Our career coaches and advisors offer education and career guidance for spouses. How you access them. It is through the Military OneSource call center. You call in to that Military OneSource number, and they're gonna shift you over to the Spouse Education and Career Opportunities program. How do you do that? You don't even have to ask for SECO or the SECO Career Center. You can say, "I need help with my résumé. I'm looking for an entry-level job. I'm looking for work and I don't know where to start," and they're gonna shift you over to us.

Every one of our career coaches has a master's degree, four years of experience, at least, in education, career or employment coaching, and at least one national certification in workforce development, career counseling, what have you. We want to provide high-quality services, and so we make sure the folks that you're gonna interface have that high quality of preparation.

When you first call into the call center, you're probably gonna talk to one of our career advisors, and their job is to have a five to 10 minute conversation with you to sort of point you in the right direction. The career advisor will work with you to schedule an appointment with that career coach. So, you know, you may not be able to talk to that coach that day that you call in, but we're gonna get you a time for a 45-minute one-on-one career coaching session with one of our highly qualified career coaches.

We also have a live chat feature on MySECO. I'll talk a little bit about the website later, but the link, it will be on my final slide, but it's MySECO.MilitaryOneSource.mil. And you can go there and even do that in the live chat. I don't know about you, but sometimes I don't get excited about thinking about calling into a call center. That said, our Military OneSource call center and our SECO call center are very highly rated. You're not gonna have to wait on hold. You're gonna get connected and talk to a real person immediately.

So what do our career coaches do? They help assess your skills. They clarify those career goals, that what do I want to be when I grow up? They help you maximize that job search. And I think most importantly, your career coach can be your career accountability partner.

No matter where I've been in my life, when I've been looking for a job, it can be a lonely experience, and your career coach is there to make sure that they're walking that path with you and that you don't have to fight this fight alone. So please, please reach out and schedule time with our career coach.

Next slide. One of the things our career coaches do is our career coaching packages. These are ways to open the door into the conversation with the career coach. Again, one of the things that I find most terrifying is the blank page. I do a lot of writing in my job. I love writing, but I love writing when I have something already on the page. And so, I say all that to say sometimes I don't know where to start, and so that's why I love our career coaching packages. They're gonna help you find a place to start.

You can see all the career coaching packages that we offer here for everything from working remotely to reentering the workforce to IT and cybersecurity to federal employment. These are pathways that you can start with your career coach to navigate where to go in your career or your job search.

That said, every single session you have with that career coach is individualized to you and the conversation you and that career coach are having. And so don't think that just because you're in the IT, Information Technology, package, that you can't also talk about working remotely or what it means to, you know, start entrepreneurship or getting into education, that sort of thing. Our career coaches are gonna tailor that conversation specifically to you. Our three most popular coaching packages, just so you know, are our Career Pathways package, Career Readiness package. Both of those are sort of, you know, a little bit of just how do I start.

And then also our Working Remotely package. That offers a lot of flexibility for a lot of spouses looking for work, and everyone in our lives these days, is a very attractive package to help you navigate that process. OK, our MySECO website. I like to think of this as our front door. You know, as an all virtual program, we don't have an office that you can walk into. So our website is our office. Welcome to my office on MySECO.MilitaryOneSource.mil.

We have so many tools, interactive articles, resources there for you to tap into. I'm gonna talk a little bit about them, but I know I do want to bring your attention to in the chat, Mariah has put an email address, right? And so for our surviving spouses, because of the way our system is set up now, we just have to take one extra step to get you set up. And so you will email that email address.

If you have any issues logging in to MySECO, email that email address. That comes directly to me and the three other folks in the program office. And we are gonna get that to our technology team, so you can get set up with that account and log in to MySECO.MilitaryOneSource.mil and access all of the tools that I'm gonna talk about. So number one, our MySECO profile and résumé upload. Every spouse who logs in gets a profile. This profile is a ... think of it as your LinkedIn profile but within the SECO experience.

And all of our employers that are part of the Military Spouse Employment Partnership, that I'll talk about in just a moment, have access to those profiles, and they can search for you. And so this fiscal or this past fiscal year just ended in, at the beginning of October. Happy New Year. We had employers doing 28,000 candidate searches. And if you do not have a MySECO profile, you were not in that number, as they say. So it's a great way to put your job search on autopilot.

You can also upload your résumé. We will also help you build a résumé within the four walls of this MySECO website. We have our MSEP Jobs Board. It has over 400,000 jobs on it. The key part here is they are jobs from our Military Spouse Employment Partnership partners. And not all 4,000 of those jobs are just for military spouses, but what you can feel confident in is when you apply to one of those employers, they know, they have the cultural competency. They are looking for you, and so you do not need to hide anything about your spouse experience when communicating with them. They want to hear that experience, and that is incredibly valuable.

If you're gonna do anything on MySECO, register for it. Get that ... email us at the long scary email that we shared in the chat, and then go and register for Udemy and/or FlexJobs.

Udemy is an on-demand training platform. They have over, this number here says 35,000 hours of content. Actually, the last time I looked, I think it was like 75,000 hours of content on everything from CompTIA certifications, Spanish for beginners. I'm a nerd so I'm taking an art history class on Udemy, which is not professional development, but something I've always wondered about. It's a great, great resource for free training, right? And so typically you have to pay a subscription fee for that.

The DOD SECO program is gonna provide that to you for free. You can also register for a free one-year subscription to FlexJobs, which is all remote and virtual gig work. The key part of this is FlexJobs has vetted all of these employers. We hear so many bad news stories about folks thinking they were signing up for remote employment, and they pay fees for it, and it's a scam.

Everything on FlexJobs is vetted, every employer is vetted, and so it's a really great resource if you're looking for that flexible work experience. There's also career assessments. One public one on MySECO is Traitify. For some of our others, we're gonna ask that you engage with that SECO career coach so they can help you walk through the results. But it's just a really great resource.

A little bit more about Udemy and FlexJobs. I just wanted to show you how our community is using it, right? And so these are the top five courses I think from last quarter. Not the most recent quarter, but they're kind of always the same, you know. Sometimes Spanish for Beginners is number one. Sometimes Python drops down a little bit. But these are the kind of courses that the people engaging with Udemy are taking.

At the same time, you can see some of the types of job categories that spouses are searching for on FlexJobs. This is just an example of what you can access. Our Military Spouse Employment Partnership is one of our marquee programs, something we're really excited about. It continues to grow.

It was started in 2011 with, I think, 50 employers who signed up to support military spouse hiring. And I think as, I would say March of this year, we are at 850 employers dedicated to spouse employment. They're not just looking to, you know, bring spouses in the door, but they're looking to retain and promote as well. They recognize the resiliency that the spouse community brings to corporate America. So we're really excited to be in partnership with them to improve military spouse unemployment.

It's not just the Walmarts and the Comcasts and the Amazons of the world. We actually opened the aperture up last year to include small businesses. We know they are the engine of the American economy, and even if they're only hiring one spouse a year, that makes a big difference for that small business and for that spouse.

And so we're really excited to see that recent expansion. And they'd have jobs at every level. You know, if you are looking for, you know, a call center entry-level job, they have those available. If you're midcareer and are looking sort of for a management position, more leadership, they have that as well.

People have been hired through the MSEP program every level of position to include, you know, C-suite leadership positions. So it's an incredibly wonderful resource. Like I said, if you have a profile, those MSEP employers can see that. Not to cast aspersions on my home here at DOD, but, you know, like sometimes the DOD is not known for its great social media presence. I'm really proud of our social media presence. It's one of the places that you can find the most up-to-date information not just on what we offer, some of the events that we have.

We recently had a virtual hiring fair in September. We're gonna have another one in January. We'll be pushing that out on our social media sites, as soon as it's live. If you create that MySECO profile, you'll also get an email to let you know about it as well. But do follow our social medias if you have a chance. OK, I do want to talk about events for just a moment, but we can keep it on this slide.

We have some great events that we do every year. We do, call it our Virtual Military Spouse Symposium or the VMSS. I wanted to talk about it because it's one of those things that you can go on MySECO.MilitaryOneSource.mil and actually search for Virtual Military Spouse Symposium, and you can see all of our past videos from the VMSS. And so this past year, we did it in May, and so you can go and look at sessions about remote employment.

You can go and look at sessions about, you know, updating your résumé. You can look at and search for ... or you can watch a panel of the experience of employers and how they look to hire military spouses, how they, what they're looking for in our résumé. It's a great, great resource and it is one place to start. But with that, I am most excited to

hand it over to my colleague Michael Cronk, one of our amazing career coaches, who's gonna walk you through, just demo sort of some of the information we have.

Hopefully, we still have some of our ... not just our spouses but our family members as well. This is great information for everyone, but this is just a little bit, a little taste of what you can access through the MySECO, through the SECO Career Center and from our career coaches. So with that, I will hand it over to Michael.

Michael Cronk:

Thank you for that warm introduction. I did see a few questions come in from the ... our attendees. So I think those are gonna be great ones for you maybe to address while I'm kind of getting us started with some of the content.

Josie Beets:

Let me take that. So Nancy asked, "Is SECO available for veteran service-connected survivors?" So, unfortunately, we are not based on our funding. What we do ... but we understand that the veteran community, that is very, very important, so we are not going to leave you hanging.

What we have is what we call our Spouse Ambassador Network, and it is a group of military service organizations and veterans service organizations that serve military spouse employment. And they offer many of the resources that we offer at SECO, but specifically for the veteran spouse community, including the surviving spouse community. And so what I'll do, Nancy, is I'll drop in the chat while Michael is presenting a link to our Spouse Ambassador Network partnership page, and you can see some of the organizations that you can reach out to to get some of that support.

Let's see, Tori asked, "Would a surviving spouse be eligible for SECO if your spouse died while activated National Guard?" You know, when it gets into specific instances, I don't want to speak out of turn. So I'm gonna, what I'm gonna say is if you email that email address that's in the chat, I will get you an answer on that. I think it's gonna align with a little bit of what Lisa talked about earlier. If you've got that spouse ID card, then you are gonna be eligible.

I see an ask for the number for SECO. It's the same number that you would call for Military OneSource, but again, I'll be sure and drop that into the chat. "Is, I think it's MyCAA, is MyCAA available to active-duty surviving spouses?" Thank you for that question. There's been a lot of movement around eligibility for MyCAA in recent past. Unfortunately, that is, as a workforce development program, is limited to that active-duty component: active duty, National Guard and reserve. National Guard and reserve only if they're on title to orders.

I think I've answered about both active-duty and service-connected veteran survivors. "Does SECO help explain to survivors about utilizing the derived preference for federal employment opportunities?" Phew, right? Listen, we ... What I would encourage you to do is call into the career coach, and let's talk it through with the career coach. We have,

we do a lot to try and educate the community and ourselves on the federal hiring vagaries, for lack of a better word. What we can do is if you're working with that career coach, we can get you the right answers about how to leverage it.

We actually work closely with our partners at OPM and actually across government on not just the derived preference but the military spouse preference, the non-medical appointment authority for military spouses. And so it can be so confusing.

I would encourage you to call in to Military OneSource, get to that career coach, and have that one-on-one conversation. I think I answered them all. If somebody could remind me of the link that I said I'd drop in the chat when I get off. I've already forgotten, but I will be sure and get that to you. All right, OK, with that, Michael, I'm gonna hand it over to you, and I will see everybody in the chat. I see you, I see you, Nancy. Thank you.

Michael Cronk:

Great, thank you, Nancy, thank you, Josie, and actually you all are preempting what we're gonna talk about the second half of the presentation, on networking, where we're gonna talk a little bit more about that Spouse Ambassador Network program. But before that, again, my name is Michael Cronk, and I do have the privilege of serving as a career coach with SECO, the Spouse Education and Career Opportunities program. And I'm happy to represent all of the coaches and advisors who are here to help you with your employment opportunities and educational opportunities.

So to give you kind of a taste of what we do in SECO and what you can expect to experience during a career coaching session is to present to you on some topics that are, of course, incredibly important for the job search.

First, we're gonna spend some time talking about résumés and cover letters. As you'll see that the subtitle, "Creating a Compelling Story," and storytelling, I think, is so important to the application process. And then on the other half, we are gonna talk about networking. So all of those, those are three major components to an effective job search.

So we're gonna go ahead and take a look at the first slide and give you kind of a brief introduction of what we're gonna be doing today. So we are gonna talk about some of the important elements that go into both résumés and cover letters. And as we proceed, I am gonna ask you to really keep in your mind the idea of storytelling.

We are storytelling to that potential recruiter and telling the story of how we can be a great fit and are qualified to meet their needs. And an effective application can really do, tell that story and really make it so that you're engaging with those recruiters, and hopefully that leads then, of course, to an interview. So let's go ahead and take a look at our first steps. What is the goal for the application? And as you see at the bottom there, the number one goal is to get that interview.

But in order to do that, you do have to create a professional first impression. We're always taught growing up never to judge a book by its cover, but, of course, we always judge books by their covers, and we're always gonna judge you as an applicant through your résumé and cover letter. So we want to make that great first impression, having a clean, concise résumé that's easy to read. Same thing with the cover letter as well.

We want to provide targeted and quantifiable information. What does the employer need to know about you in order to decide that they want to interview you? And then we also want to make the employer want to know about you through that storytelling, through giving examples, and making that résumé come alive. Let's be real, I've been a career coach for over 20 years, and I have critiqued and helped people with tens of thousands of résumés at this point. We are not talking about the most exciting document that we've ever written, right? A lot more exciting — Hallmark cards are more exciting than a résumé.

But if you do it effectively and take the time and energy to put that story into it, you can make that document exciting and appealing to those recruiters, which goes a long ways to getting that interview. And the last thing and most important thing that I think to remember about this process, both for the résumé and the cover letter, is while the résumé is about you, it's not for you. We're talking about your past experiences and the jobs and training and education you have, but we're doing it with the aim of presenting it to that recruiter. So it's for the recruiter. It's not just about your past. It's about what you have to offer.

And over the next few slides, we're gonna go into some detail about how to actually do that. So we're gonna start with résumé formatting. And when people begin writing résumés, they often focus on how it looks. Well, does my, should my résumé be bold or italicized? If any of you have seen “Legally Blonde,” you know, the pink perfumed résumé that she submitted, please don't do that. But the résumé's format, how it looks, is not the most important thing. It's what the résumé says.

But what the formatting can do is make it easier for the reader to quickly and accurately access and assess your experiences. And so you're gonna see here some of the things that you can do just simply to make your résumé easier to read. I'm gonna go ahead and encourage you all just to pull out your phones and take some screen grabs of this or take some photos of this. But again, as you work with us as career coaches one-on-one, we're gonna go over all of these good things for you.

But what you're gonna see here is ease of reading. You don't see anything about, here about templates. Why? Because templates focus on the style. They don't focus on the content. And again, the goal is to present the content in an easy-to-read manner. So I don't know if you've noticed if you've ever used a template or sometimes you were learning how to do a résumé and you see that everything is indented. There's all this white space on the left-hand side.

Well, to me, that doesn't make a lot of sense because when we read, we read top to bottom, left to right. That's how we read a book. That's how we read a magazine. That's how we read anything, top to bottom, left to right. So wouldn't it make sense if we want that content over on the left-hand side 'cause that's where our eyes are naturally gonna go anyways? Well, that's something you can control when creating your document, but it's a lot harder to control if you're using a template or something that's, you know, preprogrammed and all that.

So we actually do encourage that you do spend some time putting together a document. And again, as career coaches, we're gonna see in a little bit, through our coaching packages that Josie talked about before, how we can make that résumé look really strong and professional. One last vital point about the formatting is when you create your own format and use a very presentable, easy-to-read style, it actually makes it easier for that applicant tracking software to find the keywords.

Most employers, if you've never heard of ATS or applicant tracking software, most recruiters and most companies are using the software to look for the keywords on your résumé, and that's gonna determine whether you actually get your résumé in front of a real person looking at it or whether you get that automated email saying thanks for applying, or you hear nothing at all, which is maybe all too common. The plain, simple, easy-to-read format makes it a lot easier for that software to find those keywords.

Or sometimes when you have boxes and lines and styles and all of that, the software actually can't find the words it needs, and so you are automatically dismissed, even if you might be incredibly qualified. So consistency, clean, easy to read is what we're looking for. résumés need to be well written. That's the most important thing.

If you take nothing away from this, they need to be well written. Well, how do we do that? Well, we want to avoid jargon. We want to make sure that that résumé can be viewable and understandable by the reader who may not, you know, if they're an HR recruiter and you're applying for a job in IT, they may not know the ins and outs of what you have done in IT because they themselves aren't IT professionals. Maybe they've learned some of the language along the way, but avoid the jargon and focus on meeting the needs of the recruiter, meeting the needs through that position description.

We want you to spell out acronyms the first time at least, and then you can always go back. So I was working with a spouse recently and they used the phrase CRM, CRM, CRM. Well, CRM stands for Customer Relations Management software. And they put that in there the first time. They spelled out what CRM was and then they put CRM in parentheses, and then they could continue to use CRM throughout. And that's absolutely fine because then the jargon, that acronym is understood, and then it's saving space going forward.

Grammar is important. résumés are not only application materials, they're also writing samples. And for those of us who have seen the rise and invent, texting and 140 characters, which is how Twitter, now X, originally started off with, and emails and all that, we've probably seen a deterioration of the quality of writing. So make no mistake,

a good well-written résumé becomes a writing sample that can actually improve your chances because you're communicating effectively through the written word.

I remember when I worked in higher ed, not too long ago, that I had a couple of alumni come back to me, and they were, happened to be accounting majors and got jobs as accountants. And independently at various, at two different times, they came to me and said, "Hey, Michael, when I got this job and I had started, my manager came by and said, 'Hey, you want to know why we hired you?'" And they responded, "Well, I assume it's because I was good at accounting." And they're like, "Well, sure, but so were a lot of the other applicants. But your application, the quality of the writing in your application materials, the cover letter and résumé, really stood out to us. And we know that you're gonna be composing emails to your clients, and you're gonna be writing reports to your upper management. That quality of writing actually set you apart, not only your accounting skills."

So make no mistake, it doesn't matter what the profession is. A well-written application can go a long ways. So résumé elements, what should you actually put on your résumé? Well, you're gonna see here on the list, of course, your contact information. Name, make it bold, make it stand out, make it visible. Your summary of qualifications — we're gonna talk a little bit more about what that professional summary is and how that's different from an objective statement. Of course, your education and training, whether it's degree, whether it's certifications, whether it's things through Udemy that Josie talked about earlier, some of the trainings that you might do independently.

Of course, your experience, and we're gonna define experience in a certain way that's gonna be really important to you. And then there's always those, "Well, does this belong? Does that belong? What about these additional things?" We're gonna talk more about those as well. Your contact information. Well, this seems obvious. Of course, we want to put it on there, but it's actually important that you think about what that contact information looks like. Make your name stand out.

If you go by, so my name is Michael. My last name, or sorry, my middle name happens to be Joseph. If I was one of those folks that goes by Joseph, well, I might have Michael Joseph Cronk on my résumé, and then I'm gonna put my middle name in quotes. That way, they know what to call me, but they also know what my full legal name is. So make sure your name is actually your legal name, but if you do go by or prefer a nickname, absolutely you can put that in quotes. If you do have a professional credential, like MBA, Ph.D., PMP for Project Management Professional, absolutely. If you've earned that credential, showcase that, be proud of it, put it up there with your name.

My very best friend, let's see, he has an MBA, a JD, a Ph.D., and I think 13 or 14 other different credentials that he's earned over his time. And so I always joke that he's gonna have more credential, more letters after his name than he did before his name. But if you have them, be proud of them. You also want to have your address. Now, for your address these days, it's very unlikely anyone's gonna mail you anything so you can avoid including your street address, but at least have the city and state in which you reside,

even if you're looking for remote job opportunities, because your geographic location may impact what remote job opportunities you're eligible for or some of the other type of opportunities, but you can probably avoid using the street address.

Now I say that. There are a lot of exceptions to the résumé when it comes to your federal résumé, if you are interested in federal opportunities. And we're not gonna talk as much about federal today 'cause it's kind of its own completely different animal, and some of the rules for private sector résumé are different from a federal résumé. But I'm gonna certainly encourage you to call in and work with a SECO career coach directly to get help with that federal résumé. We're just as happy to talk with you about those as we are with the private sector ones.

Of course, phone number is important, and by including your phone number, that also means you want to make sure that your voicemail is set up and that it's professional, right? Because people might contact you. They might call you and you want to make sure they're able to leave a message if you're not able to take that call. And make sure you have a professional email address. Now that doesn't mean it has to be, you know, Mr. Michael Cronk at whatever and whatever.

But if it's something like I love chocolate donuts at ... Right? Not professional. And so make sure it's professional. Make sure it includes maybe some level of your name, especially your last name, so that does come across, and it's easy to read and it's easy to find. And then if you are on LinkedIn, and we're gonna encourage you to be on LinkedIn, and we can talk with you about how to put your LinkedIn web address on your résumé, include it in your email signatures, but also some tricks about how to make that LinkedIn URL unique to you and not the one where it has all the letters and numbers after that.

So just a little teaser trick that you need to reach out to a career coach directly to get assistance with. All right, so after you have that contact information, then we're talking about the summary of qualifications. Now if you haven't done a job search in a while, you might say, "Oh yeah, I have to put an objective statement on my résumé." Well, no. Should you have done that a while ago in the past? Absolutely.

Again, I've been doing this work long enough, where you never had a summary or an objective on your résumé. Then, boy, you better have an objective on your résumé if you want to get a job. Oh, no, no, no, objectives aren't good. They're passé now. Now you need a professional summary. So times change. What employers look for change.

And so with SECO, we keep that information up to date, so we're, you know, be able to advise you accurately and directly. And so what is a professional summary? It's not about what you're seeking, which is what a career objective used to be. I am seeking an opportunity to be a career coach to serve clients with their needs.

No, it's what I have to offer. I'm an experienced career coach offering extensive experience in applications and presentations on a wide range of career needs. Maybe that's a very short professional summary, and maybe I draw attention to the fact that I have certain skills and certain experiences, and maybe I say that I have a graduate degree in that field. But I'm putting together a fairly short, you know, three-four

sentences statement about what I am providing to the world of work, to my career goals, to the specific position I'm applying to, and that wording is something that we can help you put together.

Education and training. Of course, if you've taken the time and you've done that work to really grow and develop and learn new skills through any sort of education or training opportunity, we want to make sure you're giving yourself that credit. Include the full information. Don't just say you have a BA from a random college. Spell it out. You have a Bachelor of Arts in psychology. Great, put that on there.

Include things like high GPA or honors and awards. Include that because that showcases your accomplishments. It showcases your abilities. Certain job opportunities may say, hey, if you want to apply to us, you have to have five courses in economics or whatever it happens to be. So make sure you document that on your résumé so that the recruiter knows you're meeting all of their requirements.

Additionally, and this is something that most people don't think about, but you learned a lot in your programs, whether they're certification programs or college degree programs, and you've probably taken some great courses and gotten involved with some great projects that demonstrate your skills in action. And so you can document your courses.

You can document skills you gained from your courses and those projects on your résumé. I've always and, you know, I worked in higher ed as a manager for a long time. I would have students tell me, "Look, I only worked summer jobs. I don't have any relevant experience for marketing." I said, "Yeah, but what've you been doing in college for the last four years?" "Well, I've been taking classes, but does that count?" I'm like, "Well, of course, it counts. Why would employer want a marketing degree if it doesn't count?" But document that you have those skills.

I remember one time I was working with a graduating senior who wanted to go into teaching, and they said to me, "Well, I didn't talk about my practicum or my student teaching 'cause the principal knows what I did." I said, "Oh, no, no, no. A principal knows what you should have learned. It's your job to actually explain it." And so one of the things I do now when I'm talking to spouses like yourselves, I say, "Look, you've gone through this training. Give yourself credit for it. Showcase the skills you learned." 'Cause I learned how important it was to do it for students.

You all have gone through these kinds of experiences as well, and so bring those skills and abilities out from your education. Experience — I mentioned earlier that when we're talking about experience, you want to make sure you document on your résumé. Well, what does experience mean? Well, notice that we use the word experience and not employment.

Because experience encompasses employment for sure, but it also encompasses the myriad of activities that you as a spouse have been and probably continue to be involved with. It may be work that you've done for your church, volunteering. It may be support groups that not only have you joined but also maybe have taken over and led.

Putting together, I saw a comment earlier about community events that you may all work to put together. Those are all experiences in which you've acquired knowledge and skills and abilities that you can use professionally going forward.

And so, yes, you want to include your job experiences, and you want to have the job title and the organization name and the dates, et cetera, but you also want to consider volunteer and other types of membership that you may have been involved with or may continue to be involved with.

And so when you're putting it out there, one thing I talked about is, and you're gonna see this both on the education side that we were just on and the experience side now, put things in reverse chronological order. What does that mean? Most recent first. "What have you done for me lately?" is the way to kind of think about our résumé. And then, yes, we do work back to previous experiences, you know, going on back, but a résumé is not necessarily a job history, OK?

I've been a professional in this field for 20 years, college, grad school and all that. My first job was an awful long time ago. I'm not gonna say any dates here, but awful long time ago, and it was as a busboy. Well, no one cares that I was a busboy if I'm looking for a job as a career coach. Ok, so that's not on my résumé anymore 'cause a résumé is not a job history. It's a document, remember I talked about earlier, it's a document of what you have to offer.

And I'm telling the story of what I can bring to the role that I'm seeking, and that story has nothing to do with bussing tables, OK? But it has a lot to do with what I'm doing currently, working with you all as military spouses to help you gain successful employment opportunities.

The other thing is that when you actually list this content on your résumé, I'm gonna encourage you to list the job title first, then the organization. List the degree first and then the school. List the certification first and then the organization from which you obtained that certification. Because the degree, you know, Bachelor of Arts in psychology, or the certification, project management professional, or the job title, project manager, that tells me a lot more about you than does the specific organization you happen to work in, OK?

If you worked in a ... and I'm gonna pick on accounting since I talked about that earlier. Let's say you do accounting and building work and invoicing work for a hospital system. Well, if you work for St. Peter's Hospital and I see that first, I might be scanning that résumé really, really quickly. I see St. Peter's Hospital, I'm like, well, I don't need to hire a nurse or physician or some sort of tech, and I may even miss over the fact that you're an accountant. But if I'm hiring an accountant and you're applying for my job, I see accountant, then a hospital, it immediately tells me a story of what you're probably able to do.

And again, that storytelling begins to create ideas and images in my mind, which is then gonna help me become very eager to want to talk with you, thus getting you that interview, which is that goal of your application. We're gonna talk more about the

relevant skills and accomplishments here. And so how you write that résumé, as I mentioned, is incredibly important.

And again, I also mentioned, résumés are not the most exciting piece of writing that we've ever done, and so how do we make it more accessible and engaging for that employer? Well we're gonna use action words. If you look at this list here, generated, increased, decreased, exceeded, they're actions. For me on my résumé, you're gonna see things like explain, demonstrated, reviewed, critiqued, presented. Any one of those words just by themselves gives us visual imagery, but then we want to add context.

So we see here, for example, reduced costs. Well, by itself, that tells me that you did something, but I'm not really quite sure what exactly you did. But if you say something like reduced costs 10%, well, that tells me a little bit more. So any time you can add numbers, amounts to your résumé, that's important.

But I might want a little bit more. Reduced cost 10% by streamlining processes to create efficiencies. OK, now we're working with something that that recruiter could actually take advantage of. 'Cause presuming, again, go back to that accounting person, maybe they streamlined that process. So looking for that accounting job, they put streamlined processes and a reduced cost 10%, OK?

Now I'm seeing not only the skills that that accountant was using, but the accomplishments that actually occurred because of those good skills. So those action words are so incredibly important to paint the picture of your abilities.

What we want to try to avoid are phrases like responsible for or duties include. Why? Because those phrases are gonna give me a list of stuff you did back then. Well, of course, that's what a résumé is about, right? Not really. Again, a résumé is about what you have to offer. It's not necessarily about what you did.

As a career coach, I do a lot of things that are not necessarily gonna talk about on a résumé. So I have to write out a script for a presentation. OK, well, that's kind of tedious and not something you necessarily need want to read about. But if I talked about how I presented for various organizations or entities and talking about topics about this, that, or the other thing, then I'm showing what I have to offer, not simply the tasks I've done. We all do email, right? We all write emails. That doesn't need to be on your résumé 'cause we all do it unless that's an incredibly important part of the job description.

Or maybe you're writing important emails on behalf of a supervisor or a cabinet member, what have you. Well, in that case, you want to have that on your résumé because it's relevant to the job. Again, we're looking forward to what they need, what that recruiter needs, what that position is asking for, not simply listing what we've done.

Additional sections, as I mentioned earlier, we do lots of things with our time, and we expend our energies in lots of different ways. But does it matter? Well, this is where, for everything on your résumé, that's probably the most important question I've been asked is, "Does this go on my résumé? Does that go on my résumé?" And I always ask a question back. Well, what are you seeking? What's the job you're looking for? What's

the career you want to get into? Does this experience that you're asking about contribute to you getting that job? And if the answer is yes, it does, then that experience absolutely belongs on your résumé.

If you're like, "No, I mean, I like it, it matters to me, but I don't know that's gonna matter to them," then no, it probably doesn't belong. Not because we're devaluing it to you. We're recognizing that's not gonna necessarily be valuable for that employer who's trying to make a decision of who they're going to interview. You're not getting a job based upon your résumé and cover letter. You're trying to get that interview.

And I'll tell you, employers don't spend a whole lot of time looking at résumés. I want you to think about, I'm gonna give you just a second to do this. How much time do you think an employer spends looking at your résumé the first time through? Give you just a few seconds to think about that. What I normally hear when I ask that question, a spouse is like, "I don't know. What, a couple minutes?" I'm like, "Nope." They're like, "Less than a couple minutes?" "Absolutely." "Less than 30 seconds?" "Yeah, you're only gonna get about 5 to 10 seconds."

And so they're not looking for everything about you. They're looking for what matters to them. And so when you're thinking about things like volunteering, community service and leadership, et cetera, what are the skills from those things that are gonna help that recruiter? That's what you put on there and you leave the rest off. Tailoring your résumé, OK?

A lot of people take the time to put together a great résumé, and then they send it out everywhere, and they're like, "OK, well I hope this gets reviewed by a recruiter." Unfortunately, it's not likely because you have to take the step to tailor the résumé for the job you're seeking. Yes, that means each and every time you apply for an opportunity, you're gonna want to spend some time saying, "How can I tweak the language? How can I revise my résumé to more fully connect to that specific job?"

We talked about applicant tracking software earlier. Used to be the fact that recruiters have to spend all the time looking through all those résumés. A lot of times now, they're letting the software do it for them. And so the software's gonna be looking for the keywords. So let's maybe say that on my résumé, I use the word demonstrate, OK?

So I demonstrate how to write effective résumés. Well, that's a good way to start talking about my work. Excuse me, but the job description, it says, uses the word explain a lot. Well, it takes me no time at all to swap out the word demonstrate and put in the word explain. No time for me to do that, but it could mean a lot of time and a lot of difference between the fact that my résumé could be rejected 'cause they don't see the word explain, right?

And so you want to take that time to critique and use the language. The other part of tailoring your résumé is emphasizing the skills that the job requires, not emphasizing necessarily the skills that were most important the job you had. So just because you did something only maybe 10% of the time in your past job, but it's something you really want to do more of and that's what the job you're looking at is asking for, then you

should be writing a lot more about that work 'cause that's what the job you're seeking at is asking for.

And it doesn't matter whether your current or previous job, you know, needed as much time for that because that's not what you're going back to do. You're going ahead to the next job. So really spend some time tweaking that résumé. The way you kind of think about it is this. We all have a closet, OK?

And in that closet, you have all the clothes that you're gonna probably wear for the next year, no matter the season, no matter the ... whether it's a Saturday morning on the couch with a bowl of cereal in the middle of the wintertime where you got your hoodie and all that, or it's the middle of the summer and you're going to some sort of outing for a work activity, right? Well, you're gonna dress differently. Your general résumé, which is the résumé we've been talking about up to this point, has everything. It has all the clothes that you're gonna wear. It has all of the experiences that you may have gotten involved with and done.

The tailored application résumé though is you pulling out that one outfit for the day. Fortunately, for my job, where I'm on the phone most of the time with you all, so I don't have to wear a jacket and shirt and tie, but today we're on camera, so I'm gonna spruce up a little bit for you. So I pulled out that outfit. Normally, I don't have to do that. So I tailored my look to represent what I'm doing today, and that's what you're gonna do exactly every single time you apply for a job.

And that is gonna go a long ways to getting that application through that applicant tracking software into the eyes of a recruiter and very likely get you that call for the interview. Incorporating keywords — and this is exactly what we're talking about. What are the keywords in that position description that you can pull out of?

If it's technical things, like different software and things like that. Let's say, for example, I mentioned the customer relations management software before. Let's say they're using one type of CRM system. You didn't use that one before but you used another one. You should put that on your résumé, and you could say analogous to whatever the software is that the company's looking for. That way, you're getting through the applicant tracking software.

The recruiter could see, "OK, so Michael didn't use ours, but he used this other one here, and if he used that one, he could easily be trained to do this one." Good, I've gotten past the sifting out, and I've gotten in front of the eyes of a recruiter who can see what I can offer. All right, that was a very fast overview of résumé writing, and again, we're gonna encourage you to work with us as career coaches on getting more information and support for that.

But I want to turn my attention now with you to cover letters because cover letters have become fairly mysterious over recent years. And we're gonna talk about and try to minimize that confusion. So because cover letters, some companies aren't accepting anymore but a lot of them still are, and they can go a long ways to supporting and buttressing a really strong application. So what should you include?

Well, one thing I recommend is if you've got a great professional-looking, clean résumé that we just talked about, take the top of that résumé with your name and your contact information and put it at the top of your cover letter. It becomes like letterhead for your applications, and it also gives a nice complete cohesive look between your two application documents. Have the date, all right?

Have the company information and maybe the person you're applying to. So if you know the name of the person or at least know a position title, you're gonna want to have that on there as well. And if it does have, you know, the specific job title, maybe that job title or that posting has a requisition number, right, some series of letters and numbers. Put that toward the top of the cover letter as well so that the reader knows what job specifically you're responding to.

We're then gonna talk about the introduction, the main body and then the closing. All right, the introductory paragraph. What I see nine times out of ten is someone will say, "Dear Sir or Madam, I'm writing to apply for the career coaching position advertised on your website. I'm really interested, and I think I'd be a great fit for this role." Well, if you and every single other person writes an intro like that, you've already, their eyes are already watering and they're trying to stay awake.

Why? 'Cause everyone's doing the same thing. Instead, we want to avoid "Dear Sir or Madam," and we want to say "Dear Hiring Manager" or "Dear Director of Career Coaching" or if the job posting has the name of a person, "Dear Mr. Cronk," OK? Because you know that's the person who's gonna be receiving it. Spend a couple of minutes, go to their website, look it up. Go to LinkedIn, look it up. You can probably find the name of a person.

If you can't, address it to a job title, "Dear Director of Hiring." But try to avoid that "To whom it may concern" or "Dear Sir or Madam." And then the introduction. "I'm writing to apply for such and such position advertised on your website." Boring. Instead, introduce yourself, engage with them. "Dear Director of Hiring, As a loyal customer of your company for many years, I've always been excited about the marketing that you do. I love your advertisements, especially your recent commercial spread that you started during the football season. As a longtime marketing professional, I'm excited to see and I'm eager to apply for your marketing specialist position that I found advertised on LinkedIn and then also confirmed on your company website," OK?

It's just a little bit more exciting, and it doesn't take any extra energy or effort to do that, but, boy, it's gonna set you apart already 'cause it's good writing, and it's gonna appeal to that recruiter in a way that the same old, same old is absolutely not. So let's try to take a couple extra seconds to write that really good introductory paragraph. Qualifications paragraph. This is where, again, more often than not, I see people writing a generic résumé, or sorry, generic cover letter, and it's all about rewriting the résumé.

You want to write a unique and tailored cover letter each and every time. Don't just have the fill-in-the-blank company name or a fill-in-the-blank job title. Write a unique and new letter each and every time. And then in the qualification section, instead of

rewriting your résumé, which is already well-written and is gonna stand on its own, focus on the company's needs.

“When looking at your posting and the experiences that I see that you're looking for in your marketing professional, I was excited that I meet all of them. I have over 10 years of experience. In fact, I have 20 years of experience in this field. I've had the opportunity to present, develop marketing strategies, et cetera.” And what I'm doing is that language I'm saying there, it's coming from the job posting. It's not me simply rewriting what's on my résumé and what I did in the past. I'm focusing on the recruiter's needs, the company's needs, and saying, “Yeah, I can do that.”

So what you can do is you look at that job description, and you're summarizing. You're pulling out some of the keywords that they use. You're saying, “I can do those things.” And you can even use the phrase, “As you'll see on my résumé,” here's what I did, “I can provide you with the skills that you need, including managing projects, presenting to decision-makers and communicating with a producer's advertisements.” That's the stuff from the job posting.

But what we're doing is we're creating a relationship between you and the recruiter by saying, “Here's my experience. I've developed these skills, and I understand your needs. Here's what I can provide to you.” And we're basically making a connection between your past and your future with that organization. How you make that fit? Well, that's that third paragraph. Why do you belong with that organization? Why are you a better fit for them than all the other folks who might be qualified to do the job but aren't as good of a fit?

This is where you can do some research. Look at the organization's website. Read their values and their mission. Look at the way in which the tone in which the job posting and their career pages are written about. If they're using really exciting upbeat words like synergy and integration and enthusiasm and robust and all that, then make sure your cover letter's matching the tone of that organization.

If they're a little bit more subdued, a little bit more kind of conservative in their language, loyalty, integrity, careful, et cetera, your tone should be a little bit different in that cover letter. Or you might decide for yourself, hey, I may not be as good of a fit for this particular organization 'cause I'm looking for something high energy and really outgoing and they're kind of, you know, a little bit more go with the flow and don't break what works. Maybe that's not a right position for me. Could I do the job? Sure. Am I the right fit for the organization? Maybe not. And it's OK not to apply to a job just because you're qualified for it, because you want to find the good fit and they're looking for a good fit.

So that's what that third paragraph is about. You can also relate a particular example or story or anecdote that might connect you more closely to them. Maybe there's something about the service they do in the community. And the fact here is where you can mention, of course, as Josie talked about, the Military Spouse Employment

Partnership. Maybe they're one of those employer partners, and you're responding to that position from MSEP.

Well, then identify yourself as finding the job through MSEP because they're then gonna take that time to look at that application to see that you're part of the SECO program and you're utilizing those resources and that's how you found them. That's gonna excite them and want to engage with you. Closing paragraph, short and sweet. Thank them for the time in reviewing your application, reiterate your enthusiasm for the opportunity and ask for an interview. Use the word interview.

So often see, "I look forward to the opportunity to talk with you in the future. I hope to have the opportunity to speak to you. I hope to have the opportunity for you to look at my application." No, be very clear. "I'm very excited about this opportunity and would love to be able to speak with you in an interview to further discuss how I'm qualified and a great fit for your organization."

Use that word interview. It shows a level of assertiveness and self-confidence that's gonna really set you apart. All right, SECO resources. So, again, for this particular session, we're talking about résumés and cover letters. So on this next slide, you're gonna see some other resources to help you with that. We have a great résumé toolkit. So you go to our website.

As Josie talked about, if you do have any difficulties registering with MySECO, there's that email address that she shared, and you can use that to get yourself registered because in order, and by registering, you're gonna have full access to a lot of these resources, including the SECO résumé builder.

It can help you build that résumé, and not only that, it can also give you examples of well-written résumés across different industries, especially if you're getting started and this is maybe your first experience really sitting down and writing a professional résumé. It's always helpful to see some other writing.

Josie talked about the scariness of that blank page. You know, maybe it's a blank page for you with your résumé, but you have some other examples to pull from, and so it's not really so blank anymore. So definitely take advantage of our SECO résumé builder. One of our most popular services is our on-demand résumé review.

Hey, you want to meet with a career coach, you want to get that coaching session set up, but, boy, your schedule is really tight, and you want to get this application out the door this week, and you can't just, you just don't have the time to make an appointment until later next week. Guess what? You can email us at that SECOCareerCoach@MySECO.org website, and within three business days, a career coach like myself will be assigned to look at your résumé. Not only your résumé, your cover letter.

Not only both of those, we'll also look at the job posting if you send us a copy of that job posting. So you can say, "Hey, I'm writing it for this marketing profession. Here's a link to the posting." We'll look at your cover letter, we'll look at your résumé, and we will

actually give you extensive feedback within the document itself and also provide a really easy-to-read checklist that's gonna go through and really highlight what you can do to improve and what you're also doing really well and keep doing going forward. And all of that is free along with the coaching packages.

And, of course, Josie talked extensively about those great coaching packages, and as you're gonna see here, they're all listed. That's really kind of how you work with us as career coaches. And again, you pick the coaching package that's right for you based upon your needs, but we can answer any questions regarding any other type. So maybe let's say that you are looking to do that Working Remotely coaching package. As we start talking, like, "You know, I've kind of been interested in government work. I'd like to do some federal employment work." We'll just stick with working remotely 'cause we know that's what you want to do, and we'll just start talking about federal résumés and the federal application process. No problem, we're excited to help you with that.

But you gotta get in touch with us, right? And this next slide should be very familiar to what you saw with Josie. It's gonna have our links to our social media feeds, our phone number, which is that same Military OneSource overall phone number. You call into there and say, "Hey, I need help with a résumé. I need help with employment. I want to connect with SECO," and the Military OneSource agents will get you over to us. You'll talk to that advisor.

They'll answer your questions, refer you to resources you can get started with, and then certainly set you up with one of those coaching package sessions so you can work with me or any of the other great career coaches that are out there. All right, so that was some really quick speedy information about résumés and cover letters, and I see Josie's come on, and we want to answer any questions you have about those before we turn our attention to networking.

Josie Beets:

Yeah, thanks Michael, I appreciate it. I wanted to add one note about résumés, but before I do that, Michael, because we are gonna close, and I want to give our CMA team a minute to close, I'm gonna ask you to look at that networking presentation and pick like two or three slides to review with the team and then we can sort of make everything happen on time.

But, you know, I know someone in the Q&A asked about that derived preference. Obviously if you have questions about that, like Michael said, please connect with the career coach. I will say when you, federal résumés are like their own thing, and our career coaches are ready and equipped to help you through that process, as is on-demand résumé review.

One tip I would suggest if you are putting that résumé, that federal résumé together, and you have that derived preference is make sure that that's in your résumé and that you refer to it in your cover letter. I have access to the military spouse preference and so when I apply to a federal job, I make sure I put that in the header of my résumé, so

it's on every page. I want someone to see that until they're sick of it. So that's just one tidbit that I wanted to add to Michael's fantastic presentation. I always learn something new, Michael, so great.

So with that, I will turn it over to you for that quick overview for networking for success.

Michael Cronk:

Yeah, so really quickly, if you take nothing else away from the networking presentation, and actually I think it was on one of Josie's slides that she showed me. It talked about the social media feed is Network or Not Work. As you can see in the slide here, over 70% of people find their jobs through networking. You want to build that into your job search process. And Josie did talk about the Spouse Ambassadors Network, and that's a great way to get involved in different organizations that go to serve and assist the military community, military spouses specifically.

And as career coaches, we can work with you to get connected with those organizations to learn about them. And the whole idea of networking is, is you're not just saying, "Hey, can you get me a job?" You're learning more about the profession. You're learning more about opportunities. You're learning more about how you can get into a career and a position and using it to identify where do I go to find out where these great jobs are? OK, well, guess what? You took part in this symposium today. You're networking with us, with Josie, myself, and all the other great folks out there to get information. We're referring you to SECO and the Spouse Ambassador Network.

You've already begun the networking process, and all you had to do was sign in. So the best way to get started is to get started, is just to ask, "Hey, how do I network?" I have a lot of sessions with military spouses teaching them how to effectively network. You could do that with us through any of our career coaching packages. So remember, Network or Not Work.

Josie Beets:

That was too fast. [Josie Beets] All right, now that's right, right? Networking is so important. Sometimes I feel like it's a little bit like cover letters, like it's a little mysterious, but the best thing you can do is to start, like Michael said, so absolutely. I hope this has been a really great overview of what services we offer through SECO. You've got the email for our program office inbox.

Like I said, that's gonna come to me and my team members so that we can answer any questions you have. We can make sure you're registered for that MySECO account, so you can access some of the things that I talked about in my presentation. You can access the tools that Michael's talking about. I've also dropped in the chat the number for Military OneSource, as well as a link to our contact page, which is where you can use that live chat feature to connect with one of our career advisors who can set you up with that career coaching appointment.

Don't forget about Udemy and FlexJobs and our on-demand résumé service. Those are great ways that you can get started with SECO without having to call into the call center. If you don't call into the call center, you're missing out on that great opportunity to connect with amazing coaches like Michael, so please do take that opportunity. With that, Brian, I'm gonna hand it back over to your team, unless ... I don't see any questions in the Q&A, but I'm, we're gonna stick around and make sure that we answer any questions that do come through.

Brian Belke:

No, thank you so much, and yeah, I think great info. I learned from it. And Lisa, I don't see Deb on anymore. Did you want to say any last words? And, of course, we've got some time for questions if anybody has any.

Lisa Valentine:

Right, well, thank you so much, Brian, and thank you to all of our presenters for the great information that you shared. And then for those, if you, you know, have a casualty assistance type question, please feel free to go on Military OneSource and go to the Survivor Inquiry Form, and then you'll get someone from our office that will be responding to you. And if there's no questions, then we wish everybody a safe and a lovely weekend

Brian Belke:

And thank you all for attending, and we appreciate any feedback on this event. You will be receiving a survey through the same email that sent you the invite for this, but you will receive an email that will be emailed. Again, we appreciate any feedback. If you look back at the beginning slides when they're posted, we do have topics already for February, but we're always open to what topics you would like to hear on and where you're having difficulty. So there is a spot to put those in the survey.

And we said February, and we'll get more information out on that. And when this is done, you will get an — When this is posted, you'll get the email. It will be posted at Military OneSource. I did put the link in some of the answers, and I think somebody shared it to all.

But if you search on Military OneSource, do the “I am a Survivor,” one of the articles mentioned is the DOD Survivor Symposium series. It has the posting from our first event. It will have this event when we get it all finalized and posted. And we'll give a few minutes for any questions. And we think —

Josie Beets:

Brian, we had a quick question from Paula that I'd love to address about entrepreneurship. Yeah, entrepreneurship is such a great option. So much flexibility plus the ability to, you know, define your own destiny. We have that Entrepreneurship package that I think both Michael and I talked about. It's a way to walk you through

what it means to put together a business plan, what are the steps you need to take. So obviously that is where I would have you start.

We also have something called the Entrepreneurship ... Entrepreneur EDGE Assessment that you can take as part of that engagement with our career coaches. It's a really, really great way to level set and make sure you understand all of the different qualities that you need as an entrepreneur.

We also, you know, love to connect spouses with the resources that are sort of outside of the four walls of SECO, and entrepreneurship is one of the places where we do that a lot because we have a lot of experts at the Small Business Administration, the U.S. Patent and Trademark Office, some organizations like the Association of Military Spouse Entrepreneurs or the Military Spouse Chamber of Commerce that have a lot of really tailored activities and networks that you can tap into to learn more about that.

So I really encourage you, again, call in, make that appointment with the career coach, go to MySECO and search for entrepreneurship, and you'll find so many resources there to get you started on that path. Patricia asked if there's a LinkedIn page of MySECO. Our page, yes, please follow us on LinkedIn, fantastic.

If you go to MySECO.MilitaryOneSource.mil, down way at the bottom, you can see our social media feeds, our links to all of our social media feeds. On LinkedIn, we are actually under the Military Spouse Employment Partnership because when in that workforce area, most folks are coming for that connection to employers. But on Facebook and Instagram and all the others, we are DODMilSpouse. So look for us there.

If you don't remember or if you can't find those, again, Military OneSource, or go to our website and way down at the bottom in the footer, you can see links to all of our socials. Thank you so much for all of the great questions and your feedback. We really appreciate it. We hope you'll take advantage of these services. We hope you'll share with others in your surviving spouse community about this resource and how you can connect with these tools so that we can walk this path of a career and a child journey together. You don't have to do it alone. Thank you so much for your time.

Brian Belke:

And again, thank you to all our presenters. Hopefully we provided you some help and more information. We look forward to your feedback. We'll give it another minute, but then we'll wrap up the call. All right, well, I'm not seeing any other questions. Again, thank you all for attending. Look for the survey you should be getting. And if you need to get a hold of us, as Lisa had pointed out in her brief, there's always some survivor feedback form you can reach out to us with, and we will see where we can assist you. If not, you're free to exit the call, and we will start closing it up.