



# Leaving the Army: The biggest decision you may ever take. Make sure it is a good one.

Transition Life Skills Information Sheet 15 (released May 2020)



Serve well, Leave well, Live well

A decision made in haste without adequate planning and preparation risks inflicting considerable hardship on you and your family with possible long-term consequences. Your decision to leave the Army should be based on facts and knowledge rather than ignorance, emotion or miss-guided optimism.

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## Introduction

Everyone will leave the Army at some point. For a minority of Service personnel (SP) who are compulsory discharged, this will be outside of their control. However, the vast majority of SP have control of this very important decision. It is vital that SP have a full understanding of the life they will be leaving behind, their personal responsibilities as a citizen in society and be fully aware and equipped to succeed in their new life. The key to a successful return to civilian life is to continuously plan and make provision for it throughout a military career. This is best achieved by the accumulation of Life Skills and Personal Development which will enable SP (and their families) to make the necessary physical and emotional adjustments and have the resilience to overcome the challenges that most Service leavers (SLs) will face. A robust and viable transition plan is essential in advance of making the decision to leave the Service. References to Transition Information Sheets throughout this document can be found at <https://www.army.mod.uk/people/leave-well/service-leavers-veterans/transition-to-civilian-life/>

## Aim

This Information Sheet seeks to identify important factors that should be considered in advance of making the decision to leave the Service.

## Things to Consider

There are many factors to consider in advance of deciding when to leave the Service. These can be broken down into 3 main groups; Personal Finance and Accommodation, Personal Development and Resilience.



## Personal Finance and Accommodation (Survive)

Evidence suggests that the most serious problems experienced by SLs at the point of discharge are poor personal finances and having made no provision for their future accommodation. Although different, these two factors are closely related in that you cannot succeed in one without having succeeded in the other; sound personal finances enables access to accommodation. Making financial provision for accommodation can only be made once personal finances are under control and effectively managed. Adjusting to living responsibly within a budget, clearing debt, improve a credit rating and accumulating savings may take a considerable time and may require professional advice or support. This should be done as a priority. Sound personal finances allows choice and enables you to react to the unexpected thereby underpinning resilience. Refer to Transition Information Sheets 4, 11, 13.

### **Be aware of the following:**

- SP are responsible for securing their own accommodation on discharge. Refer to Transition Information Sheet 7.
- By submitting your Notice to Terminate (NTT) your Service you are intentionally making yourself unemployed and homeless. This could be taken into account by a local authority should you apply for Social Housing.
- Being homeless is not enough on its own to secure social housing. It is a limited resource and is allocated based on assessed need and priority – The Armed Forces Covenant does not enhance your priority.
- A homeless family may only be allocated temporary accommodation which could be in the form of a gender specific multi-occupancy hostel which may result in a family being split up for an indeterminate length of time.
- Savings in excess of £16,000 may well preclude application for Social Housing.
- Securing private rented accommodation or seeking to purchase a property when unemployed (post discharge) or with a poor credit rating, is a high risk to any landlord or mortgage provider and may prove extremely difficult or cost more. Refer to Transition Information Sheet 7.
- SLs may experience a period of unemployment post discharge. This will require savings to sustain yourself and your family and fulfil your financial commitments and obligations.
- Poor personal finances and homelessness are major contributors to relationship breakdown and poor health and wellbeing.

## **Personal Development (Improve):**

Personal Development is anything that improves you either educationally, intellectually, broadening experience, accumulating knowledge and amassing Life Skills. The Army is within the top 50 organisations in the UK for promoting social mobility which is underpinned by a culture of Personal Development. In short, time spent in Service results in Personal Development that enables social mobility. This increases experience, competence, confidence, aspiration and potential which means entry into the civilian job market will be at a higher level with greater rewards. Personal Development is something that all SP should invest in. Given most SP will work for longer in civilian employment than in the Army, Personal Development is an opportunity to invest in your own future.

### **Be aware of the following:**

- Resettlement entitlement JSP 534. Resettlement training equips you with the skills and knowledge to compete in the job market for the rest of your life. Entitlement increases with time served. Ensure you maximize on this valuable and unique entitlement before deciding to leave.
- Record competences, skills and achievements with supporting evidence (Transition Information Sheet 9) in support of CV's and future job applications and interviews.
- Use Standard Learning Credits (SLCs) and Enhanced Learning Credits (ELCs). [Learning Credits](#)
- Get civilian accreditation for the technical and promotion courses attended. [Career Enhancing Qualifications](#)
- Keep a record of Continuing Personal Development, detailing courses, qualifications and certificates, which will make it easier to pull your CV together when embarking on Resettlement.
- Use HARDFACTS (mandated in JSP 100) to Monitor SP's Personal Development throughout their military careers and Assess SLs preparedness to leave the Service. (More information on HARDFACTS on Page 3).
- Consider delaying discharge until all opportunities for personal development have been exploited and your long-term aspirations for civilian life can be achieved.
- You are unlikely to get technical or career courses once you have submitted your notice to terminate.
- Personal Development should be done throughout a military career – not at the end.

## **Resilience (Adapt):**

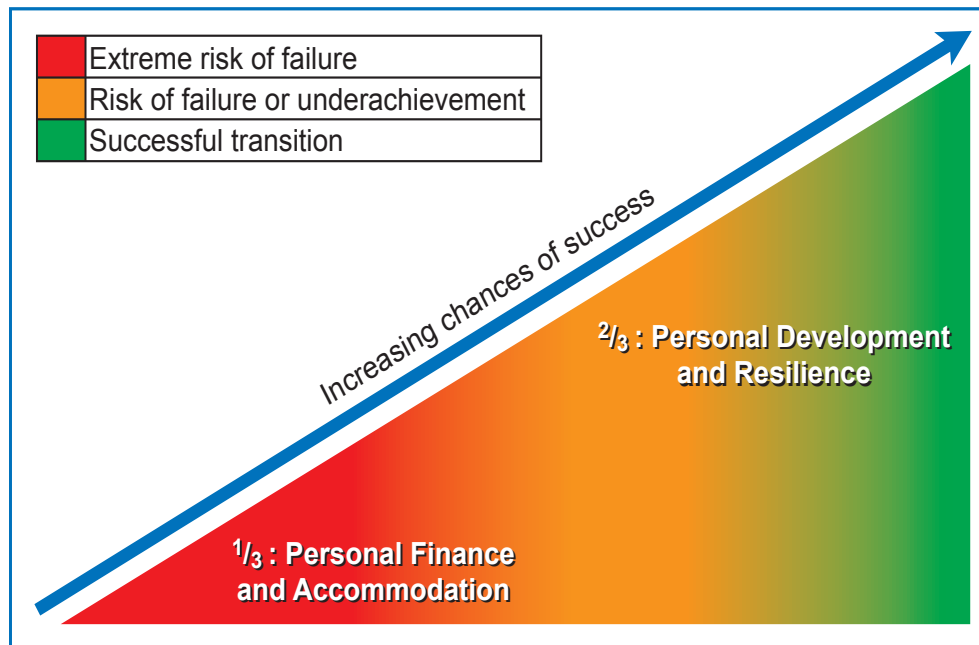
Resilience is defined as the capacity to adapt and overcome adversity. Transition to civilian life is a challenging journey full of anxiety and uncertainty which will test every SL's capacity to adjust to a new environment and personal circumstances. A great deal can be done throughout a SP's military career to prepare for this journey to make it an easier transition for you and your family.

### **Be aware of the following:**

- Society is grateful to their Armed Forces for their collective service but this does not mean society owes ex-Service personnel a personal favour or advantage. Refer to Transition Information Sheet 12.
- The culture and structure of the Army and life in society are very different and will require Service leavers to make adjustments. Be aware of this emotional and cultural adjustment in advance of your decision to leave. Refer to Transition Information Sheet 2.
- Know how to navigate your access to civilian support and services – particularly if you or your family have special requirements. Refer to Transition information Sheets 1 and 3.
- Maintain a general idea of the civilian work you might wish to pursue, the qualifications required and the locations that offer this type of work taking account of the regional average salaries, cost of accommodation and access to support and services.
- Misfortune or changing circumstance can occur at any time and without warning, therefore a degree of worst-case scenario planning throughout a military career is sensible.
- Your decision to leave the Army does not just affect you. It will have serious impact on your family too - make sure they are included in the decision and that their futures are also taken into account.

## The Transition Rule of Thirds ( $\frac{1}{3}$ s):

- $\frac{1}{3}$  If you fail to effectively manage your personal finances and have not made future provision for your accommodation you will be assessed as vulnerable with a high risk of transition failure and will be referred to the Defence Transition Services for additional support. <https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families>
- $\frac{2}{3}$  If you achieve  $\frac{2}{3}$  of your planning and preparation including personal finance and accommodation, there is every chance you will transition into civilian life adequately. However, less than  $\frac{2}{3}$  of planning and preparation and the risk of failure or underachievement increases along with personal levels of stress and anxiety.
- $\frac{3}{3}$  If you exploit all opportunities to plan and prepare yourself in the areas of Personal Finance & Accommodation, Personal Development and Resilience you will be well placed to react to the unforeseen, improve your overall potential and may exceed your expectations for success whilst reducing stress and anxiety.



## HARDFACTS:

HARDFACTS is a management tool that provides a checklist of factors, each supported by a list of questions which if used regularly and honestly throughout their military career will MONITOR a SP's commitment to their Personal Development and Life Skills. HARDFACTS should also be used to ASSESS a SL's preparedness to leave the Service validating the individual's 'exit plan'. It is encouraged that HARDFACTS is also used by dependents. The HARDFACTS tool can be accessed via the army website <https://www.army.mod.uk/people/leave-well/service-leavers-veterans/transition-to-civilian-life/>. Those SL's found to require assistance will be referred to the Defence Transition Service.

## Common Mistakes and Missed Opportunities:

- SP do not actively invest in their own Personal Development (Life Skills) whilst in service. SP and their families should regularly use HARDFACTS to identify vulnerabilities and consider remaining in service long enough to rectify these and build lifelong resilience.
- Many SP don't fully realise the long-term value of the 'Army Offer'. <https://discovermybenefits.mod.gov.uk/>
- SP take a medium-term view of their military career and job satisfaction and are quick to focus on the negatives of Army life, without appreciating the short and long-term positives.
- SP decide to leave with little or no Transition planning or preparation which can result in personal hardship, poor health and wellbeing, under-achievement and relationship breakdown.
- The decision to leave is based on emotion rather than a clear balanced assessment of the facts and long-term potential.
- SP do not discuss their decision to leave with their spouse, family or friends.
- A minority of SP believe that society owes them a debt of gratitude for their service to their country for which they should receive priority support. This is a serious misunderstanding of the Armed Forces Covenant and is wrong.
- Struggling ex-SP don't know how or when to ask for assistance believing that someone will intervene of their behalf. In society the situation needs to be very bad or at the point of failure for the state to intervene. Ex-SP or dependents should seek help or assistance through the [DTS Referral Protocol](#) or the [Veterans Gateway](#)

## Understand what you are leaving and joining:

The Armed Forces are very different to civilian society with their own structure, organisation, provision of support and services and a unique culture, values, standards and ethos. Transition to civilian life requires considerable adjustment in attitude and behaviour if the practical and emotional challenges are to be overcome. Understanding these differences before you leave the Service reduces the shock, stress and anxiety that some unprepared SLs will experience. A contrast between the two environments is on the next page.

# The Army → Civilian Society

Respected brand and valued organisation	Employers defined by the industry sector.
Structure, shared purpose, values, standards, ethos and mutual support	Isolation. Chaotic, fragmented, survival of the fittest.
Job security. Advancement and annual incremental pay rise. Gratuity. Pension.	Less job security in private employment. Pay and packages less attractive in unskilled employment
Team work, camaraderie, Regimental Family	Employers have obligations and commitment to shareholders <u>not</u> employees ('Balance Sheet is king')
Generous TACOS: subsidized cost of living (food, accommodation, clothing, childcare, Travel & subsistence, Rail card, Discounts)	Cost of living in society is estimated to be at least 20% higher.
Training, education, skills, Personal Development	Training opportunities restricted. Often the responsibility of the individual to arrange and fund.
Sport, Fitness, Adventure Training	Own time and at own expense
Generous leave package with CO's discretion to grant more	Far less generous leave and support package. No late starts Monday and short Fridays.
Dedicated Support and Welfare	State provision
Resettlement Training and support	No civilian Resettlement training other than JobCentrePlus
Evolving Offer; New Employment Model, FAM to appeal to SP and families	Minimum support package.
Variety and flexibility	Repetitious. Variety is achieved by changing job (uncertainty and stress)
Medical, Dentist, Pharmacy	State provision. Dentist and Pharmacy on repayment (Information Sheet 3)

Be aware that you (and your family) will have to make this journey at some point. It will be easier to achieve and accept if you have planned it and know what to expect.

## Understand why you wish to leave:

The most common reasons for leaving (extracted from JPA) are:

- Seeking fresh challenges.
- Perceived opportunities/prospects outside.
- Lack of current job satisfaction.
- Stability: live in own house in one area.
- Dissatisfaction with overall career/promotion prospects.

These reasons are fairly general and don't provide sufficient detail to fully describe how SP arrive at their decision to leave. More importantly there is no information available that proves that personal situations are improved as a result of their decision to leave.

- Tips:
- Ensure that any feeling of frustration or dissatisfaction is not a passing or short-term feeling
  - Ensure you know what fresh challenges you want and how to achieve them
  - Understand the 'big picture' or the full implications of leaving; it may resolve some immediate frustrations but cause some major longer-term problems.
  - Be aware that the 'grass is not always greener on the other side'.

## Is there an optimum time to leave the Service?:

This is difficult to answer, but the following considerations are offered as guidance:

- Have I invested in myself and exploited every opportunity for Personal Development and accumulating the necessary Life Skills and knowledge to increase my potential and achieve Social Mobility before re-joining civilian society?
- Am I sufficiently financially secure to cope with the increase in cost of living?
- Will my new job sustain my current financial commitments and obligations?
- Have I secured accommodation post discharge (sofa surfing is considered to be Homeless!) Are family members at a critical time in their education/career?
- Have I reached my ceiling in rank and pay increment?
- What will I miss out on; Resettlement entitlement, pension/gratuity, retention bonuses?
- If I leave now what will I miss most about military service?

## Alternatives:

If you are dissatisfied with your career and want a change, consider the following:

- Transfer to another cap-badge or Service.
- Join the Reserves.
- Re-join if things don't work out.

## Where should I settle?:

This is very much a personal decision which should be made after considerable research and based on the specific needs of the individual or family. For most Service families the three dominant factors to consider are: opportunity for employment and salary, cost and availability of accommodation and family needs.

Invariably the solution will take account of all three and be a compromise.



## Factors to consider?

A list of possible categories with suggested factors to consider are listed below for your consideration:

## Motivation & Readiness to Leave?

- List all factors that make you think you want to leave.
- Identify what are attributable directly to Service life and what is attributable to wider challenges of life?
- What can be resolved in-Service. Be certain about what civilian support is available.
- Understand what you will miss about the Army.
- Could an Internal Transfer or life in the Reserves resolve these issues or provide you with a compromise?
- Check your preparedness to leave using HARDFACTS.
- Identify your strengths and weaknesses and calculate the risks associated with your transition into civilian life.
- Decide whether it would be more appropriate to withhold/defer/withdraw your NTT pending your corrective action and further planning.



## Personal Finances

- Check [Discover My Benefits](#) to find out what support you might be entitled to whilst in Service.
- Learn to live within your means: clear debt and start a savings plan (ideally before submitting NTT/entering resettlement).
- Obtain independent financial advice to help plan your finances and improve your credit rating.
- Research cost of relocation, mortgage/rental costs and cost of living so that you can leave confident that you have enough funds to help carry you through the early stages of your transition.
- Take into account the possible loss of spousal income.

Three helpful links to consider are:

[Money Force](#) [Money Advice Service](#) [Joining Forces](#) [Credit Unions](#)

## Accommodation

- [Joint Services Housing Advice Office \(JSHAO\)](#) provides housing advice tailored to the military.
- Plan on 30% of your monthly civilian salary going just on your accommodation costs (mortgage/rent).
- Understand your housing options including [Forces Help to Buy](#), [Govt Help to Buy](#), [Govt Private Rental advice](#)
- Understand the rules regarding Irregular Occupancy of SFA post discharge (JSP 464 and 2019DIN01-033 and the new cohabitation policy 2019DIN01-043 and JSP 752).

## Family

- Consider your family requirements such as schooling, before deciding to leave.
- Are your children in critical periods of education (GCSE and A levels) or do they need educational support?
- What other support requirements do you or your family have (i.e. medical support, special care needs or supporting elderly relatives). [Childrens Education Advisory Service](#)
- Anxiety, frustration and concerns will be felt by your whole family. You should discuss these openly and include your family in your transition process and planning. You are a team.

# Access to Services and Support

- Local Authority: Find out who your local authority is via <https://www.gov.uk/find-local-council>
- NHS: NHS services can be found via <https://www.nhs.uk/service-search>
- Education: UK Local Education Authorities can be accessed via <http://schoolswebdirectory.co.uk/localauthorities.php>
- Armed Forces Covenant (Information Sheet 12).
- DWP: The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. DWP administers the State Pension and a range of working age, disability and ill health benefits to around 20 million claimants and customers. Information on the DWP can be accessed via Department for Work and Pensions
- Information on the Defence Transition Service (DTS) and the referral process can be found at: <https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families>
- <https://www.veteransgateway.org.uk/>

## Emotional Adjustment

- Accept that your commitment to the military will cease at some point and change can be challenging stressful and lonely. It's ok to feel vulnerable and to feel a loss of status and camaraderie. <https://www.mind.org.uk/> <https://www.samaritans.org/>
- Understand how society works and how to access support services. Asking for help is not a weakness, however you should understand that help is assessed on need. <https://www.citizensadvice.org.uk/>
- Don't expect society to understand or care about your time in Service. Some elements of society have a negative view of the Armed Forces believing it to be institutionalised, out of date and suffering a culture of bullying.

## Future Employment

- Consider your future employment: what skills and qualifications will you need, what have you got already and what can you obtain whilst serving in the military?
- Do your research ([www.ctp.org.uk](http://www.ctp.org.uk), [National Careers Service](#), DWP and network using Linked In, CTP Industry Insight events/industry attachments and work placements, and [Defence Employer Recognition Scheme](#) signatories.
- Education creates opportunity and social/financial mobility. Have you exploited all the in-Service education opportunity, including ELC and SLC, accreditation for courses you have completed or want to complete, apprenticeships and trade courses to strengthen your CV profile? Don't leave empty handed. Check out [Career Enhancing Qualifications](#)
- Your CV is not just a list of jobs and qualifications. It should summarise key roles and key achievements backed up by your development of skills, competencies and experience to show how you have made a difference and achieved success. The Services recognise and promote professional development through funding and recognised career pathways.

## Opportunities in Service

There are significant and unique benefits linked to Service life which are easy to overlook or that you might not even be aware of. [Discover My Benefits](#) is the easiest way to see what is available for you and your family;

- |                                     |                                 |
|-------------------------------------|---------------------------------|
| • Pay & Pension                     | • Army Professional Development |
| • Army Service Benefits (lifestyle) | • Flexible Working              |
| • Accommodation                     | • Flexible Service              |
| • FAM                               | • Reimbursement                 |
| • Families                          | • Army Reserves                 |
| • Deployment                        | • Leave                         |
| • Food & Messing                    | • Relocation                    |
| • Health & Welfare                  | • Travel                        |

## Summary

There is no perfect transition into civilian life. It will be an anxious and stressful time and things won't always happen when you want or need them to. Conduct your recce, identify your strengths and weaknesses, identify opportunity (resources) and make your plan. Timing is critical. Give you and your family time to ensure that you leave well prepared, well informed, resilient and with a clear plan for success.