The Transition Roadmap

Every deadline that matters when you leave the military, in the order they hit. Some of these windows close before your separation date, which is the part nobody tells you. Tick them off as you go — there are 62.

How to use this

Find where you are and start there. Do not try to read the whole thing tonight. Each phase lists only what matters in that window, and a few of these genuinely cannot be done later.

12 months or more out

You have the most valuable thing in this whole process, which is time. Almost every mistake people make in transition is a timing mistake.

Employment & career

- [ ] Start TAP. It's mandatory and must begin no later than 365 days before your separation date — but earlier is better, and you can attend more than once.
- [ ] Begin researching SkillBridge. The program runs in your final 180 days, but approval commonly takes 60–120 days on top of that. Twelve months out is not early.
- [ ] Write down what you actually want — industry, location, income, hours. It's easier to aim before the clock is loud.

Finances

- [ ] Start a transition fund. Assume your job search takes longer than you expect.
- [ ] Pull your credit report and fix what's on it now, not while applying for a lease.

Administrative

- [ ] Request your service treatment records — medical, dental, and mental health, requested separately. Getting them after you're out can take months.

180 days out

Your benefit windows are opening — and two of the most important ones close before you separate. This is the highest-stakes phase in the roadmap.

Benefits & entitlements

Benefits Delivery at Discharge (BDD) lets you file for VA disability compensation between 180 and 90 days before separation, using VA Form 21-526EZ with the BDD box marked. The VA reviews records and schedules exams while you're still in. The goal is a decision within about 30 days of separation, though actual timing can vary. Even when it takes longer, BDD still gives you a significant head start over filing after you separate. This window does not reopen.

- [ ] File your BDD claim.
- [ ] Submit your service treatment records with the claim, plus a completed Separation Health Assessment Part A self-assessment. Without them, the claim drops out of the BDD program.

- [ ] Stay available for VA exams for 45 days after you file. Don't schedule leave over it.
- [ ] At your separation physical, report everything — including the things you've learned to ignore. Undocumented conditions are far harder to claim years later.

Employment & career

- [ ] SkillBridge can begin no earlier than 180 days before your separation date. If you want it, your package should already be moving.
- [ ] Pull your VMET (DD Form 2586) and your Joint Services Transcript. They're the raw material for your resume.
- [ ] Look up whether your MOS or rating maps to a civilian credential you can earn before you leave, often at no cost.

Finances

- [ ] Build a realistic civilian budget. BAH and BAS were untaxed — a civilian salary that looks bigger can land smaller.

Administrative

- [ ] Confirm your separation date in writing. Every deadline in this roadmap counts backward or forward from it.

90 days out

The BDD window closes. Your job search becomes real — most employers hire on a 60-to-90-day horizon, so this is when applying starts to convert.

Benefits & entitlements

- [ ] Last day to file BDD. If you miss it, file an Intent to File (VA Form 21-0966) on or right after your separation date instead — it preserves your effective date for a year while you assemble the claim.
- [ ] TAP Capstone must be complete no later than 90 days out, with your commander signing off on DD Form 2648.

Employment & career

- [ ] Rewrite your resume in civilian language. No acronyms, no unit names, no rank as a job title. Have someone outside the military read it and tell you what they don't understand.
- [ ] Start applying. Not researching — applying.
- [ ] Set up a LinkedIn profile and turn on the setting that tells recruiters you're open.

Housing

- [ ] Decide where you're going to live, and start the process with the transportation office. Your final move has a time limit — confirm yours.

Mental health & wellness

- [ ] Get dental and medical work done while it's still covered and free.

Family & relationships

- [ ] Have the money conversation with your spouse or partner now. Not the week after your last paycheck.
- [ ] If your family is moving, get them into the decision. Transition is theirs too.

Final 30 days

Almost entirely paperwork — and this is the paperwork you'll be living with for the rest of your life.

Administrative

- [ ] Read your DD-214 line by line before you sign it. Dates, character of service, decorations, MOS, education. Errors are painful and slow to correct after the fact, and this document gates nearly every benefit you'll ever claim.
- [ ] Get multiple certified copies.
- [ ] Download everything you'll lose access to: LES history, evaluations, awards, training records, medical records. You lose the systems when you lose the CAC.
- [ ] Update your address in DEERS and milConnect so the VA and TRICARE can reach you.

Health coverage — read this one twice

TAMP — the Transitional Assistance Management Program — provides 180 days of premium-free TRICARE coverage after separation, but it is not automatic. It mainly applies to involuntary separations, certain Reserve activations, sole survivorship discharges, and a few other specific situations. A routine end-of-contract separation usually does not qualify.

- [ ] Know your TRICARE end date.
- [ ] Check your TAMP eligibility in DEERS or milConnect before you separate, so you know exactly when your coverage ends and what comes next.

Finances

- [ ] Confirm terminal leave and any leave sell-back on your final LES.
- [ ] Decide what happens to your TSP — leave it, or roll it into an IRA or a new employer's plan. Don't cash it out by default.
- [ ] Note that SGLI continues at no cost for 120 days after separation, then ends. The decision point is coming — see days 30–60.

Networking & community

- [ ] Collect personal contact information for the people you served with. The .mil directory disappears the day you do.

First 30 days

No formation, no orders, no structure. For a lot of people this is the hardest month, and it's also the month with the most deadlines. That combination is why this phase is short and blunt.

Benefits & entitlements

- [ ] If you didn't file BDD: file an Intent to File (VA Form 21-0966) now. It locks your effective date for one year while you build the claim.
- [ ] Apply for VA health care (VA Form 10-10EZ) — even if you feel fine and even if you have employer insurance. Post-9/11 combat veterans have up to 10 years of enhanced eligibility from date of discharge; enrolling once keeps the door open.
- [ ] Take the VA Solid Start call. The VA reaches out during your first year. It's a real person and it's worth the twenty minutes.

Mental health & wellness

- [ ] Decide your health coverage. If you qualify for TAMP you have 180 days of TRICARE. If you don't, or when it ends, CHCBP must be purchased within 60 days of losing coverage — that deadline is easy to sleep through.
- [ ] Put the Veterans Crisis Line in your phone today, not the day you need it: 988, then press 1. Text 838255.

Administrative

- [ ] Register your DD-214 with your county recorder so you can always get a certified copy.
- [ ] Apply for unemployment compensation (UCX) if you're eligible. It's earned, not charity.

Employment & career

- [ ] If you don't have a job yet, set a start time and a schedule this week. Unstructured days are the enemy.

Days 30–60

The novelty is gone and the search is real work. Treat it like work.

Employment & career

- [ ] Give the search a schedule — hours, targets, a list. Applications sent at 2 a.m. in a bad mood are not a strategy.
- [ ] Ask for conversations, not jobs. Most hires come from someone who already knows you.
- [ ] Track every application. You will lose count otherwise.

Benefits & entitlements

- [ ] Meet with a County Veteran Service Officer or an accredited VSO representative. Free, accredited, and dramatically better than filing alone.
- [ ] Apply for the GI Bill (VA Form 22-1990) if school or training is next — allow at least 30 days before classes start.

Finances

- [ ] SGLI free coverage ends 120 days after separation. Decide now between VGLI and a commercial policy. Applying for VGLI within 240 days of separation means no health questions.
- [ ] Reconcile the budget against reality after one full civilian month.

Family & relationships

- [ ] Check in honestly. Your spouse is also six weeks into a new life.

Days 60–90

Either momentum or a plateau. Both are normal. What matters is diagnosing which one you're in.

Mental health & wellness

- [ ] The CHCBP window is 60 days after coverage ends. If you're uninsured and drifting, stop and handle it.
- [ ] Notice isolation. Losing the team is a real loss, not a weakness. If sleep, drinking, or anger are moving in the wrong direction, talk to someone now — 988, then 1.

Employment & career

- [ ] If applications aren't producing interviews, the resume is the problem. If interviews aren't producing offers, the interview is. Fix the right one.
- [ ] Consider VR&E; (Chapter 31), VA Form 28-1900, if a service-connected condition affects the work you can do. It can cover training and education toward a different career.

Networking & community

- [ ] Join something — a veteran organization, a trade group, a class, a gym with people in it. Structure and belonging are the two things you lost on separation day.

Days 90–180

Long enough out to see the shape of your civilian life. This phase is about catching the deadlines that are still open and taking stock honestly.

Finances

- [ ] Day 240 is the VGLI line. Apply within 240 days of separation and you skip the health questions entirely. The absolute deadline is one year and 120 days. Set the reminder now.
- [ ] Revisit the TSP decision if you parked it.

Benefits & entitlements

- [ ] If your claim decision arrives, read it carefully. A decision is not the end — you can appeal or file for an increase, and a CVSO can tell you whether it's worth doing.
- [ ] Look up your state and county veteran benefits. Property tax exemptions, tuition assistance, hiring preference, license fee waivers. They vary enormously and almost nobody tells you about them.

Employment & career

- [ ] Six months in, reassess. If the job isn't right, you now have civilian experience and a network you didn't have on day one.

Mental health & family

- [ ] Honest six-month check: sleep, money, drinking, relationships, purpose. If two or more are bad, that's a signal, not a verdict.
- [ ] Ask your spouse or partner how they're doing. Six months in, they've been carrying things too.

The tools that go with this — Skills Translator, Resume Builder, Interview Prep, Pay Calculator and federal job search — are free at HireAVeteran.org. No account and no email address.

Veterans Crisis Line: dial 988, then press 1. Or text 838255. Free, confidential, around the clock. You do not have to be in crisis to call.