

**Transition Planning: Where Do We Start?**

**Scope**

Planning a transition to civilian life requires a significant amount of planning and the completion of a number of concurrent activities, which some of those would have to be initiated prior to release. In engaging into this process, there is a sequence of timely activities that have to take place prior to undergoing the next step. The outcome of each activity will play a determining role on how the next steps will be approached. As the Maslow hierarchy of needs, ensuring that basic needs are first fulfilled are paramount in planning a transition that will meet family’s needs and aspirations.

**Purpose**

The purpose of this handout is to help Veteran Family Coordinators (VFCs) during the intake stage to assist families initiating their Family Transition Plan, in consideration with their goals, resources and limitations.

The taxonomy of Transition Planning presented below, has been designed to help families engaging in the transition process based on a realistic assessment of their resources and goals.

**Taxonomy of Transition Planning**

**Continuum of Health Care**

The most important issue for medically-released Veterans and their families is to ensure the continuation of health care after release. For example, in selecting a new place of residence, particularly for a family in which one member is dealing with a permanent disability, it is important to confirm that appropriate health care will be available in the new location. In planning the continuation of health care, the family should be asking the following questions:

* Do my spouse, myself or any of my children require continuous medical care?
* What kind of medical care does my family need?
* Is the medical care we require available in the location we wish to move?
* How far will we need to travel to access medical care?

The form below has been designed to help the family monitor the continuum of health care.

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| **Continuum of Health Care: Contact Form** |
| **Organization** | **Point of Contact & Phone #** | **Web Site** | **Actions taken** |
| CF Case Manager |  |  |  |
| VAC Case Manager |  |  |  |
| OSSIS |  |  |  |
| MFRC |  |  |  |
| Family Information Line |  |  |  |
| The Veteran Family Journal |  |  |  |
| Community Services Map |  |  |  |
| Medical/Dental Records |  |  |  |
| Provincial Health Card |  |  |  |
| Health Care & Dental Insurance |  |  |  |
| Family Doctor |  |  |  |
| Specialist |  |  |  |

**Assessing and Planning your Financial Situation after Release**

Our financial situation plays a determining role on how we will be planning our transition to civilian life. It could determine the location we wish to live, the lifestyle we can afford, etc. Assessing the state of finances after release requires the Veteran and his / her spouse / partner to conduct an in-depth evaluation of all benefits, savings, sources of revenues and expenses. In initiating such an exercise, answering the following questions is an important part of the financial assessment and planning process:

* Are we entitled to a VAC pension?
* If the answer is yes, how much would be my monthly allotment?
* Do I qualify for a pension under CFPSA?
* If the answer is yes, how much would I be receiving on a monthly basis?
* Benefits on released: How much can we expect to get?
* What is my partner’s \ spousal income on a monthly basis?
* How much savings do we have?
* How much income do we have to generate to have the quality of life we wish to enjoy after release?
* Is our will updated?
* Would one of us need to secure employment after release to enjoy a comfortable lifestyle?

The forms below has been created to help families engaging into the process of estimating their overall income and expenses after release.

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| **Financial Planning: Contact Form** |
| **Organization** | **Point of Contact & Phone #** | **Web Site** | **Actions taken** |
| SISIP Financial Planner |  |  |  |
| Life Insurance |  |  |  |
| Home Insurance |  |  |  |
| Car Insurance |  |  |  |
| VAC Pension |  |  |  |
| VAC Caregiver… |  |  |  |
| CFPSA |  |  |  |
| Release Section |  |  |  |
| Financial institutions |  |  |  |
| Government Disability Pension Plan |  |  |  |
|  |  |  |  |
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| **Monthly Household Revenue- Expense Form** |
| **Sources of Revenue** |
| CFPSA pension | $ |
| VAC Pension | $ |
| Income: Veteran | $ |
| Income: Spouse/Partner | $ |
| Other Income | $ |
| **Total Family Income** | **$** |
|  |  |
| **Expenses** |
| Mortgage / Rental | $ |
| Municipal Taxes | $ |
| Grocery | $ |
| Routine Monthly bills (Electricity, telephone, internet, etc) | $ |
| Car payments | $ |
| Credit cards | $ |
| Combine car, home & Life insurance (on a monthly basis) | $ |
| Capital Expenditures (i.e. home renovations, landscaping, etc) | $ |
| Children Education related expenses | $ |
| Continuing Education | $ |
| Leisures & travel | $ |
| Routine expenses (i.e. clothing, tools, home maintenance) | $ |
| Other Expenses & loans | $ |
| **Total Expenses** | **$** |
|  **Monthly Balance** | **$** |
| Total of Family Savings to Date | $ |
| Anticipated future contributions to savings (i.e. monthly savings, RRSP) | $ |

**Continuing Education & Second Career Planning**

It is not unusual to see people changing careers numerous times in their lifetime. A part of the career path changing process involves assessing the transferability of skills and competencies towards a new career field, as well as achieving certification through continuing education.

In considering the option of continuing education in planning a second career, answering the following questions is an important part of the process:

* What are my second career goals?
* Considering the financial and personal investment required, are my second career goals realistic?
* Did I have my experience, training and skills assessed towards accreditation (PLAR)?
* Am I prepared to undertake an intensive academic program?
* Is my spouse / partner also contemplating going back to school?
* Will my family support me in my desire to go back to school?
* Would our financial situation allow us to pay for the tuition fees and books?
* Do I wish to attend school on a part-time or on a full-time basis?
* Learning style: I am comfortable with Online or classroom learning environment?
* Placement: What are the prospects to secure a job, once I have completed my program?

In considering a career path and the prospect of going back to school, the form below has been designed to help families in their planning:

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| **Continuing Education & Second Career: Contact Form** |
| **Organization** | **Point of Contact & Phone #** | **Web Site** | **Actions taken** |
| Base Personnel Selection Officer (for serving members) |  |  |  |
| PLAR department (through universities, Community colleges and professional corporations) |  |  |  |
| Employment centres |  |  |  |
| VAC coverage related to resume assistance & Public Service Applications |  |  |  |
| Accreditation Organizations |  |  |  |
| Guidance Counsellor |  |  |  |
| Professional corporations |  |  |  |
| Community Colleges |  |  |  |
| Universities |  |  |  |
| Potential employers |  |  |  |
| SISIP-Manulife |  |  |  |

**Community Integration**

Getting integrated into the community and be able to fully participate to community life through securing a supporting network, life-enhancing activities, active learning and engagement, allows the family to grow as an entity. Part of the process is to ensure that all services the family need would be available in their new community. To start with, it is important that the family take the time to familiarize themselves by exploring what the community has to offer.

The form below has been produced to help families familiarizing themselves the community resources:

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| **Community Integration: Contact Form** |
| **Organization** | **Point of Contact & Phone #** | **Web Site** | **Actions taken** |
| MFRC |  |  |  |
| IPSC |  |  |  |
| Local VAC services |  |  |  |
| Community Service Map |  |  |  |
| Family Doctor |  |  |  |
| Specialist Physicians |  |  |  |
| Dentist |  |  |  |
| Pharmacy |  |  |  |
| Health Care Specialists |  |  |  |
| Financial institutions |  |  |  |
| Day Care centers |  |  |  |
| Emergency Day Care |  |  |  |
| City Hall |  |  |  |
| City recreational services |  |  |  |
| Chamber of Commerce |  |  |  |
| Grocery stores |  |  |  |
| School Board(s) |  |  |  |
| Shopping |  |  |  |
| Hairdressers |  |  |  |
| Tourism |  |  |  |
| Parks |  |  |  |
| Restaurants |  |  |  |
| Recreational clubs |  |  |  |
| Police |  |  |  |
| Fire Department |  |  |  |
| **911** |  |  |  |
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**Electing a Place of Residence After Release**

Upon release from the CAF, many families will be considering securing housing. For a number of families, securing housing will not be an issue, as they already live in civilian accommodation and they do not intend to move, because they have been established in the community. However, other families may intend to elect a new place of residence, either because they have to vacate the PMQ or they wish to move closer to home or services. Whether families elect to buy or rent, housing constitutes the most important expense in the household. The financial assessment and planning process previously discussed, will be instrumental in helping families determining their options in moving to a new place of residence.

In electing a new place of residence after release, families should be considering the following questions:

* In which area would we like to spend our next years?
* Would we be comfortable to live that neighbourhood?
* Do we know anybody (acquaintances, friends, family) in that community?
* Would services be available in our preferred language?
* Do we have the support network that would accept to provide us with assistance in the event of an emergency?
* Have I engaged my spouse/partner in that conversation?
* Renting or buying, which option would be the most advantageous for us?
* Would the new place of residence meet our medical care needs?
* Moving to a city or to the country: what are the pros and cons?
* Would myself and my spouse/partner be able to find work?
* Have we check the credentials of our real estate agent?
* Are we buying to sell only after few years?
* Home features: Have we established some criteria?
* Based on our financial situation, could we afford to live comfortably in this new place of residence?
* Would this new place of residence meet our children needs?
* Do we really want to live in that community?

The form below has been designed to help families initiating their planning in engaging into the process of electing a new place of residence after release.

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| **Securing Housing & Household: Contact Form** |
| **Organization** | **Point of Contact & Phone #** | **Web Site** | **Actions taken** |
| Brookfield Relocation Services |  | <https://www.irp-pri.com/start/cf_members/> |  |
| House hunting agencies |  |  |  |
| Base Housing Services |  |  |  |
| Real Estate Agent |  |  |  |
| Mortgage Agent |  |  |  |
| Insurance company |  |  |  |
| Lawyer |  |  |  |
| City Hall Tax Department |  |  |  |