

CAREER PATHWAYS IN FINANCIAL SERVICES:

# An Introduction for Military Service Members and Their Families



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# Introduction

Choosing the right career can be difficult for veterans, active-duty military looking ahead, and their family members, each of whom face unique challenges. Yet, with the right knowledge, support, and sponsorship, many appealing career paths are open to those in the military community as they embark on their next career chapter.

This guide is brought to you by the nation's foremost financial education institution, The American College of Financial Services, and its Center for Military and Veterans Affairs. The Center provides veterans, active-duty military, reservists, and their spouses with a range of career development support and resources, including scholarships to help them learn new skills. The Center has developed this guide to introduce veterans to the possibilities of a career in financial services.

We begin by exploring some of the major challenges that former service members may face as they transition to the civilian workforce and then discuss the financial services industry and why it may be a great fit for veterans and their families. You will view an outline of what a lifelong career may look like and engage with resources available to help veterans with their transition to financial services.



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VETERANS AFFAIRS**

# Challenges and Opportunities

Military personnel and their families can face unique career challenges.

For those leaving the service, choosing a civilian career path and finding the right job can be difficult. In fact, according to one 2012 study, almost 70% of Gulf War-era veterans reported that finding a job was a major challenge, and 50% reported difficulty with “figuring out what’s next” in their careers.<sup>1</sup>

There are many reasons why the transition to the civilian workforce can be tough. First, many veterans struggle to translate the skills they learned in the service into terms that civilian employers can understand. According to researchers, 60% of veterans who struggled to find a job named difficulty explaining their skills to civilians as a key roadblock to employment, along with lacking the required education (43%) and a lack of employer understanding of veterans and sensitivity toward military culture (31%).<sup>1</sup>

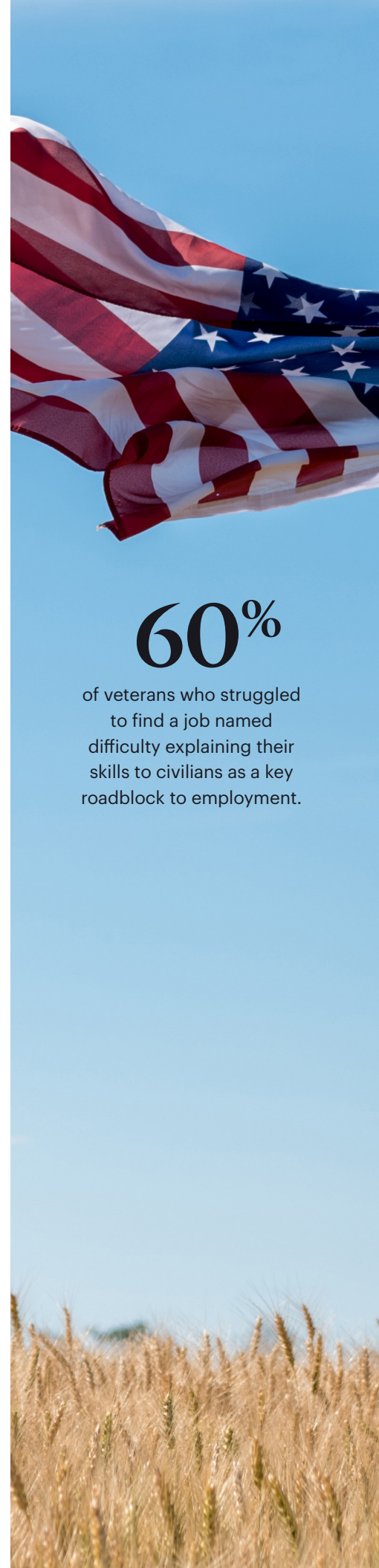
In fact, many find that the cultural gap between military and civilian life can be hard to bridge. Potential employers may use terminology that veterans do not understand and may find the way that veterans talk and think hard to relate to. This can create a barrier that makes the job search particularly challenging.

In more practical terms, veterans may also find that they need to develop new skills to find certain jobs, such as writing an appealing resume, understanding the requirements for various positions, or presenting themselves well in an interview. Achieving this, as well as building additional knowledge on various career paths available to military-trained individuals, will make transitioning to civilian life more successful.

Service members’ families may also face employment challenges. For example, frequent moves may make it hard for military spouses to build successful careers, and employers may not understand the demands that military life can place on spouses. Children may similarly have trouble with their schooling or finding jobs as teenagers.

Fortunately, many resources are available to veterans and their families to help support them as they explore their career options and look for the right jobs. That includes this guide, which focuses on financial services careers and why they can be a perfect fit for service members transitioning to civilian life and their spouses. As you explore, you will learn about the financial industry, the opportunities it offers, and how the skills you have developed in your military career can serve you well as a financial professional.

Before we dive in, however, let’s begin with a simple worksheet designed to encourage you to start thinking about your skills in high-level terms.



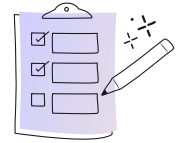
## 60%

of veterans who struggled to find a job named difficulty explaining their skills to civilians as a key roadblock to employment.

<sup>1</sup>Prudential. Veterans’ Employment Challenges: Perceptions and Experiences Of Transitioning From Military To Civilian Life. 2012.

# WORKSHEET ONE

## Assess Your Skills



Take a moment to consider the skills you developed during your military service. Using the table below, list your top five skills and the experiences that helped you develop them.

Try to focus on high-level competencies rather than very specific abilities. For example, instead of saying, "Able to operate the M142 HIMARS system," say, "Able to quickly learn how to use complex technologies," and list your HIMARS training as a relevant experience.

*Keep this worksheet handy—we will refer to it again as we consider the skills needed to succeed as a financial professional.*

EXPERIENCE 1 Operated the M142 HIMARS system	EXPERIENCE 2 EXAMPLE...	EXPERIENCE 3 EXAMPLE...	EXPERIENCE 4 EXAMPLE...
1. SKILL: Able to quickly learn how to use complex technologies			

1. SKILL:			
EXPERIENCE 1	EXPERIENCE 2	EXPERIENCE 3	EXPERIENCE 4
2. SKILL:			
EXPERIENCE 1	EXPERIENCE 2	EXPERIENCE 3	EXPERIENCE 4
3. SKILL:			
EXPERIENCE 1	EXPERIENCE 2	EXPERIENCE 3	EXPERIENCE 4
4. SKILL:			
EXPERIENCE 1	EXPERIENCE 2	EXPERIENCE 3	EXPERIENCE 4
5. SKILL:			
EXPERIENCE 1	EXPERIENCE 2	EXPERIENCE 3	EXPERIENCE 4

# Financial Services: A Great Option for Veterans

The financial services industry offers many appealing career paths for veterans and their spouses. This section will offer an overview of the financial services industry and explain why it may be a good fit for you.

## An Industry Overview

The financial services industry includes a wide range of organizations and institutions that work with money—moving it, investing it, protecting it, donating it, and managing it. Some of the key areas of finance include:

### **BANKING**

Banking is focused on helping people store, borrow, and spend money. The core functions of banks include taking deposits, processing transactions, and lending money. Deposits are held in instruments like checking accounts, and banks provide a range of loans, including mortgages, business loans, personal loans, student loans, and more. Many banks also offer other services, such as financial plans and investments, but the core characteristic that makes a bank a bank is the ability to take deposits.

Generally speaking, banking is a highly regulated industry. The government requires banks to obey a range of rules and, in return, provides them with certain protections and guarantees. For example, the money held in individuals' bank accounts is insured by the Federal Deposit Insurance Corporation (FDIC), and banks can borrow money directly from the Federal Reserve. While retail banks that deal with individual customers are highly regulated, investment banks, which deal with businesses and wealthy investors, have more freedom to make investments and lend to riskier enterprises.

### **BROKERAGE**

Brokerage firms act as middlemen or intermediaries, buying and selling financial instruments such as foreign exchange, stocks, bonds, and derivatives on behalf of their clients, which may include other financial firms, business organizations, wealthy individuals, and more mass affluent clientele. Brokerages range from sophisticated Wall Street operations that offer bespoke services to high net worth individuals to discount shops that serve small clients through mobile phone applications.

Brokerage firms are generally highly regulated, and, in most cases, those wishing to pursue careers as brokers must obtain special licenses and register with various financial services industry regulators.

### **FINANCIAL PLANNING**

Financial planning focuses on helping individuals build long-term financial plans that help them meet specific goals, such as saving for retirement, paying for college for their children, or donating large amounts of money to important causes. Financial planners, also known as financial advisors, get to know their clients and work closely with them to set short-, medium-, and long-term goals and decide on the best strategies for achieving them. Planners may have expertise in tax planning, insurance, investment management, and many other areas and use this knowledge to develop comprehensive plans for a variety of different clients.

Generally, financial planning is not as highly regulated as banking or insurance. However, financial advisors require a range of specialized knowledge and may need licenses to offer particular products or types of services.

## **FINTECH**

More and more, the world of technology overlaps with the world of finance. Innovative new companies are using technology to deliver fast and cost-effective financial services in areas like peer-to-peer payments, lending, and stock trading and supporting financial services firms with mid- and back-office solutions. Those who work in financial technology (FinTech) generally combine programming and software development skills with knowledge of the broader financial industry.

The extent to which FinTech firms and employees are regulated and licensed depends on the particular services they offer their clients.

## **INSURANCE**

The insurance industry is concerned with protecting individuals' and businesses' money and other assets from various risks. An individual may, for example, have life insurance, property and car insurance, and disability insurance to protect themselves and their family against the risks of mortality, theft, fire, and injury. A business, in contrast, may have general liability insurance to protect them against claims from angry or injured customers, or data breach insurance to protect them against the risk of hackers.

The insurance industry is highly regulated and many insurance employees require special training and licenses. Insurance companies typically generate profits through investment and underwriting, which is how insurers determine what premiums to charge their customers to cover different risks.

## **WEALTH AND INVESTMENT MANAGEMENT**

Wealth and investment managers specialize in helping clients—either individuals or businesses—grow their money. By creating investment strategies and recommending particular assets—such as stocks, bonds, and real estate—as well as various investment products, wealth and investment managers try to help clients achieve their long-term financial goals. To do this, wealth and investment managers require specialized skills and knowledge, and there are many regulations that wealth and investment management firms must comply with.

In some cases, financial professionals who offer wealth and investment management services must obtain licenses and register with various financial authorities such as the Securities and Exchange Commission (SEC).

All financial institutions have departments like Human Resources, IT, and Marketing, and many interesting roles are available in those departments. In this guide, however, we will focus on client-facing or front office roles. These are the roles that actually deliver financial services to clients—the relationship manager who helps you with your mortgage at your local bank, the financial planner who works with you to design your retirement strategy, and the fund manager who invests the collective savings of hundreds or thousands of clients like you.

# Core Skills of Financial Professionals

To a certain extent, the skills financial professionals need are determined by the particular area of the industry in which they work. For example, people who work in insurance underwriting need the advanced statistical skills obtained through studying actuarial science, while those who work in FinTech may need specific programming skills.

In general, however, most financial professionals, especially those who work in client-facing roles, must be:

- ✔ Comfortable with numbers
- ✔ Skilled in leadership and able to demonstrate accountability
- ✔ Good at communication
- ✔ Organized
- ✔ Proficient at problem-solving
- ✔ Mature and have a high degree of emotional intelligence
- ✔ Proficient at time management
- ✔ Good at teamwork and at working and interacting with different types of people

## Financial Careers for Veterans: A Good Fit

As the list above suggests, veterans are a natural fit for roles in financial services. Having worked in close quarters with people from all walks of life, most veterans have strong people skills and work well in teams. Taking responsibility as leaders comes naturally to veterans, and their varied life experience gives them a maturity and degree of emotional intelligence that others their age may lack. Military personnel are famously organized, punctual, and good at solving problems quickly and practically. Let's take a moment to assess how your skills align with the skills required for a career in financial services.



## WORKSHEET TWO

# Financial Services Career Skills

Below is a list of skills that lead to success in financial services. While some you may already have mastered, this exercise can help you identify areas where additional professional skills development would benefit your overall long-term success.

Look at Worksheet One and ask yourself, "Do any of my skills match?" If so, copy across the relevant experiences. Then, take some time to consider the skills and ask if they are ones you have? What experiences have allowed you to develop those skills? Fill them in. As you write, think about how you would explain these experiences to non-military people. Can you share stories that illustrate how this experience helped you develop a particular skill?

SKILL	EXPERIENCE 1	EXPERIENCE 2
Numeracy		
Leadership and responsibility		
Communication		
Organization		
Problem-solving		
Maturity and emotional intelligence		
Time management		
Teamwork		



## Financial Services Career Skills

As you can see, many of your skills will translate into a successful financial services career. However, there are many other reasons why financial careers can be a great fit for former service members.

For one, there are many different types of organizations in the financial industry, ranging from very large, highly organized institutions to small boutique firms with just a handful of employees. Veterans seeking a structured, orderly workplace that reminds them of the hierarchy and organization of the military may find that a large insurance company or bank is a good fit. In contrast, those who want to enjoy the camaraderie and the shared sense of purpose that they felt with their platoon may find a small, boutique financial planning to be an ideal workplace.

For many service members, military service offers a strong sense of mission, which can be something they miss when they transition to civilian life. Financial services can be a good option for such individuals, offering a new sense of purpose and meaning. Most financial institutions are focused on improving people's lives, whether by helping them protect the things that matter to them or enabling them to achieve the retirement of their dreams. A career in finance can be extremely rewarding for those who want to serve their communities and those around them.

On a more practical level, a career in finance can offer generous remuneration. After several years—or even decades—of service, retiring veterans may find they are behind their peers regarding their long-term financial goals. A finance career can offer the opportunity to earn a great salary and enjoy generous benefits for those who choose to work as employees for big institutions. For the more entrepreneurial, there are many ways to build your own successful and rewarding business in finance, allowing you to create a long-term asset that you can sell or pass on to your children.

Finally, financial careers can be flexible. For military spouses, operating their own financial planning businesses can be a way to build a long-term career despite frequent moves, for example. And many financial institutions offer flexible work schedules and generous time off.



# Your Career Path

At this point, you may be interested in working in financial services but uncertain of what a career path might look like or how to get started. This section will take a more detailed look at how your finance career may begin and develop.

In general, however, you will begin with a relatively junior role and slowly progress, taking on new responsibilities as your skills and networks develop. For example, for someone pursuing a career in financial planning or wealth management, a typical career path may look like this (keep in mind this will vary depending on where you start your career journey):

## Paraplanner

### Responsibilities

- Client fact finding and onboarding
- Maintain the firm's social media accounts and accomplish marketing tasks
- Prepare files for client meetings
- Client servicing

## Associate Advisor

### Responsibilities

- Data input into financial planning technology
- Portfolio asset allocation analysis
- Prepare files for advisory meetings

## Financial Advisor

### Responsibilities

- Develop custom financial plans
- Develop tailored investment plans
- Direct Associate Advisors on data input into financial planning technology
- Detail steps for plan execution for support staff
- Meet with clients to present financial/investment plan and ongoing reviews
- Draft quarterly outlooks and summaries
- Perform investment research
- Research for quarterly outlooks and summaries
- Client servicing

## Senior Financial Advisor

### Responsibilities

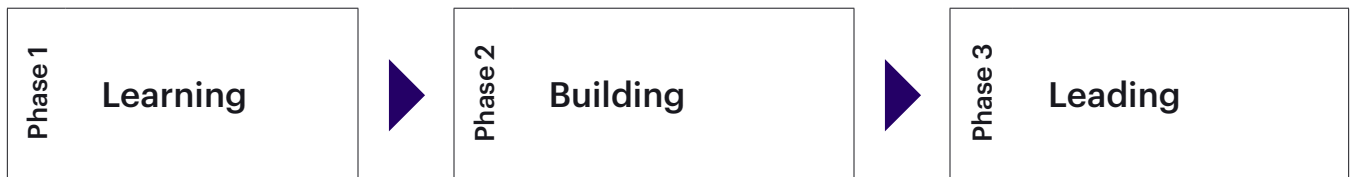
- Develop custom tailored financial and investment plans for specialized and unique client needs
- Detail steps for plan execution for support staff
- Consult with advisory firms' premier clients to present financial/investment plan and ongoing reviews

## Principal

### Responsibilities

- Analyze appropriate financial statements to make decisions that increase economic value and improve individual or organizational results
- Validate datasets, draw conclusions, and make sound business decisions
- Recommend tools and best practices for identifying risks, managing those risks, and implementing a successful risk strategy
- Prepare a management proposal drawing on the principles, processes, and practices aligned with high-performing ethical organizations







Overall, most financial careers move through phases that we will explore closely:



## Phase 1: Learning

This is the entry-level phase of your career. Typical job titles at this stage include junior analyst at investment and wealth management firms, paraplanner or junior advisor at financial planning firms, and junior claims handler at insurance companies.

No matter which area of financial services you choose to work in, your key priorities during this phase of your career should be:

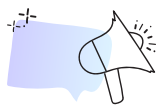
-  Finding your first job
-  Developing industry knowledge and practical skills
-  Building relationships within your industry/firm
-  Learning industry norms
-  Building customer contacts
-  Obtaining any necessary licenses

Finding your first job may be the toughest part of this process. There are several potential entry paths into financial services.

For those interested in working in banking, insurance, and wealth and investment management, one option may be applying to join formal training programs at large institutions. Many large financial firms offer special programs for those entering the industry that include intensive training, mentoring, and exposure to various departments and functions. These competitive programs are a good way to learn about the industry and develop core practical skills.

At smaller firms, particularly those in the financial planning sector, new entrants may have to seek a mentor who will take them under their wing, give them their first job, and provide on-the-job training. Finding the right person requires extensive networking. Job fairs can be a helpful way to connect with potential employers, as can LinkedIn.

In addition, some organizations focus on helping military personnel, including Bridge My Return (BMR). BMR assists veterans and their spouses in the transition to rewarding careers post-military by aligning their military training with employers that have a demand for their skill set. Additionally, Skillbridge is a program that offers service members the opportunity to gain civilian work experience through specific industry training, apprenticeships, or internships during the last 180 days of service. Once you have successfully found your first job, your focus will be on learning and relationship building. Your success during this phase will depend heavily on the following skills:



**Communication**



**Time  
management**



**Organization**



**Teamwork**

It will also be important for you to seek out potential mentors at your new organization who can help you learn and grow. Your first line manager will naturally be a key mentor, but you should also try cultivating relationships with potential mentors in other departments or functional areas. If your firm has a formal mentorship program, try to get involved early and remain active.

You may also need to pursue additional education to ensure you have the baseline skills you need for your first job or first few jobs. For some roles, such as certain jobs in the insurance or investment industries, you will need particular licenses. In other cases, having relevant training and qualifications can help you get your first job or excel in your new role.

Depending on the area of financial services you work in, you may need to obtain one of the following licenses, all of which are overseen by the Financial Industry Regulatory Authority (FINRA) :

- **Series 6:** Also known as the limited-investment securities license, this license allows holders to sell “pre-packaged” investment products, including mutual funds and variable annuities. Insurance agents that sell variable products in which securities constitute the underlying investments also need a Series 6 license.
- **Series 7:** Also known as the general securities representative (GS) license, this allows a holder to sell individual securities, including stocks, call and put options, bonds, and other fixed income investments. However, it does not entitle the holder to sell commodities futures, real estate, or life insurance.
- **Series 63:** Also known as the uniform securities agent license, this license is required by each state and entitles the holder to transact business within the state.
- **Series 65:** This license is required for those intending to provide financial advice or services on a non-commission basis. This includes financial advisors and planners who provide advice in exchange for a flat fee.

The American College of Financial Services offers several programs that can be helpful for veterans at this stage in their careers:





- The **Financial Services Certified Professional® (FSCP®)** offers the foundational knowledge needed for a financial career. It covers essential product knowledge and core marketing and planning skills.
- For those wishing to become financial planners, the **CERTIFIED FINANCIAL PLANNER™ or CFP®** certification is essential. Covering financial planning roles and responsibilities, income taxation, principles of investment, retirement and estate planning strategies, planning for insurance needs, and more, the CFP® is a nationally recognized mark of excellence in financial planning.
- The **Wealth Management Certified Professional® (WMCP®)** designation is designed for those who want to pursue a career in investment and wealth management. The WMCP® teaches professionals how to employ a goal-based wealth management process for investment management, create an efficient investment portfolio, evaluate financial instruments, assemble a wealth management strategy, and provide solutions for complex wealth management needs such as wealth transfer and asset management.
- The **Chartered Financial Consultant® (ChFC®)** designation covers a must-have list of requirements for financial advisors, from knowledge on tax and retirement planning to special needs advising, wealth management, insurance, and more.
- For those pursuing a career in insurance, a **Chartered Life Underwriter® (CLU®)** designation can be an essential first step. The CLU® equips designees with extensive life insurance knowledge, business owners, and risk management strategies. In most states, a CLU® designation exempts you from pre-licensing education and underwriting certification requirements, meaning that CLU® designees are ready to start work.

Armed with the right knowledge and skills, you will be able to start your financial career with confidence. Overall, in this phase of your career, being enthusiastic and willing to learn, and working hard will set you on the path to long-term success.

## Phase 2: Building

In this career phase, you are gradually taking on greater responsibility and increasing your earning potential. If you are an insurance agent or financial planner or advisor, you will be building up your client base, earning new clients, and generating sustainable revenue for yourself or your institution. If you work in investment banking, this is the phase of your career where you move from junior analyst to analyst or senior analyst.





No matter which area of finance you choose to work in, your key priorities during this phase of your career will be:

-  Developing specialized skills
-  Building your network inside and outside your firm
-  Pursuing new career opportunities/promotions
-  Becoming active in industry groups and professional associations

As your career progresses, you will find that you need to develop new, specialized skills and in-depth expertise. You may begin to focus exclusively on a single product line, type of client, or industry (if you are an analyst), and as your focus narrows, your knowledge of your chosen area will need to deepen and expand.

It will also become important for you to open yourself up to new professional relationships and opportunities through networking. Joining industry groups and professional associations is a good way to build industry-wide connections and discover new potential roles.

Your success in this phase of your career will depend on the following skills:

-  Problem-solving
-  Taking responsibility
-  People skills
-  Communication

Building positive and mutually beneficial relationships with peers and clients is essential at this stage. You will also need to invest in your personal growth by learning new skills.

The American College of Financial Services offers several programs that can be helpful for veterans at this stage in their careers by providing them with specialized skills and enabling them to offer clients new and innovative services:




- The **Retirement Income Certified Professional® (RICP®)** program empowers financial professionals with the knowledge they need to become experts in today's fast-growing retirement planning market. It is an extensive and intensive retirement income education that covers all retirement income styles and strategies, straight from the nation's top thought leaders.
- The **Chartered Special Needs Consultant® (ChSNC®)** designation augments financial planning and interpersonal skills with specialized knowledge focused on special needs planning, including special needs trusts and helping parents and caregivers plan for immediate and long term care, as well as wisely and compassionately guiding families through complex financial decisions like estate planning, beneficiary status, and eligibility for government benefits like Social Security so they and their loved ones can have the peace of mind they deserve.
- The **Chartered Advisor in Philanthropy® (CAP®)** designation provides full time philanthropists, coordinators, and wealth advisors with a common body of knowledge and a shared credential, enabling them to collaborate effectively with clients on legacy planning. The cross-disciplinary workplace curriculum spans and synthesizes the arts and sciences of philanthropic planning, including taxation, finance, fundraising, purposeful planning, family office dynamics, psychology, and strategic philanthropy.

The key to success in this phase of your financial career is identifying appropriate areas for personal growth and development and selecting the right balance of specialized skills to set you apart from your peers.

## Phase 3: Leading

In this phase of your career, you will have matured into a leader in the financial services industry. You will be responsible for driving growth, handling day-to-day business operations, and managing junior team members. You may be a managing partner in a financial planning firm, a senior vice president at an insurance company, or a senior portfolio manager at a wealth management firm.

No matter which area of finance you choose to work in, your key priorities during this phase of your career will be:

-  Understanding how to manage a business/department
-  Developing leadership skills
-  Staying current on industry trends and developments

At this stage, those around you look to you for direction, inspiration, and insight. It is important that you stay abreast of the trends and developments in your industry and continue to hone your professional skills even as your focus turns more toward management and leadership. You must, however, also actively develop your management and leadership skills to ensure that you are equipped to handle any challenge.

Your success as a leader will depend on the following skills:

-  Business development
-  Problem solving
-  Conflict resolution
-  Strategic planning
-  Regulatory oversight
-  Communication

In this phase of your career, The American College of Financial Services can help you hone your skills with the following programs:

- The **Chartered Leadership Fellow® (CLF®)** program provides financial services managers with the knowledge and tools they need to achieve key organizational goals, such as recruitment and retention, setting performance standards, and developing business plans. The curriculum features a mix of relevant business courses to prepare you for today's leadership challenges and to help you create a culture of success in your organization.
- The **Master of Science in Management (MSM)** degree focuses on: (1) management concepts, tools, techniques, and processes; (2) how financial organizations use human, financial, data, and risk management instruments to develop a competitive advantage and effect change; and (3) current issues facing organizations and managers. Graduates of the MSM program are prepared to assume management roles across functional areas in a wide range of non-profit, for-profit, and private organizations.
- The **Master of Science in Financial Planning (MSFP)** is an accredited graduate degree program that gives aspiring and active financial professionals the practical and relevant skills they need to improve the financial well-being of their clients. Students in the MSFP program receive a strong foundation in financial planning principles using sound, ethical business practices and either financial planning, retirement planning, or legacy planning.
- The **Black Executive Leadership Program<sup>SM</sup>**, offered by the American College Center for Economic Empowerment and Equality, is designed to prepare the next generation of Black leaders in financial services. Culturally relevant and customized for financial services, the program embraces an environment of learning with and from Black academics, researchers, and industry leaders with a curriculum that delivers the expertise and personal skills needed to reach the highest ranks of financial services.

By honing your leadership skills, striving to be an ethical and fair manager, and remaining on the cutting edge of your industry, you can thrive during this phase of your career.

## Next Steps

As you have seen, financial services can offer an exciting career path for former service members and their families. But how do you get started?

One great first step is reaching out to [\*\*The American College of Financial Services' Center for Military and Veterans Affairs.\*\*](#)

The Center is dedicated to providing applied financial knowledge, educational support, and career opportunities for military members and their families. The Center can help military veterans transition to the civilian sector and start a new career in the financial services industry. It provides a range of resources to support veterans' career and professional development and opportunities for mentorship and building their network within the financial services community. In addition, for veterans who want to pursue further education, the Center can help by advising on how to utilize GI Bill funding or scholarship program. Both this service and the scholarships are also available to military spouses.

In addition to reaching out to the Center for Military and Veterans Affairs, you can also take other steps such as:

- Reading more about the various sectors of the financial industry
- Reading financial media such as The Wall Street Journal and watching financial news such as Bloomberg TV, as well as following financial professionals on social media
- Reaching out to any contacts you have who work in finance, or connecting with financial professionals through your LinkedIn network
- Considering your current education and whether you may benefit from additional certifications or designations

## WORKSHEET THREE

# Action Plan

It is time to lay out a plan of action for jump-starting your financial career. Depending on your specific background, education, and experiences, you may need to start by doing some additional research into the various options available to you. Alternatively, you may be ready to start looking for your first job. Having a concrete action plan will help you move forward wherever you are in your path.

**GOALS** (List three things you want to achieve as you move forward on your career path. This may include learning more about your options, reaching out to financial professionals, or applying for your first job).

GOAL #1

GOAL #2

GOAL #3



**SKILLS GAP** (You already have a list of your current skills. However, as you review your goals above, you may realize that there are some gaps in your preparedness. You may, for example, feel that you need additional education to achieve a goal like getting your first financial services job. Take a moment to identify any skills or training you are missing.)

SKILLS GAP #1

SKILLS GAP #2

SKILLS GAP #3

SKILLS GAP #4

**Action Items** (Based on your list of goals and the skills gap you have identified, it is time to decide on some practical action items. Link each action item to a particular goal or skills gap and establish a timeline for completing it—this will help you stay on track.)

<b>Action Item</b>	<b>Associated Goal/Skill</b>	<b>Timeline</b>

As you prepare to take the next step in your career, remember that there are resources, programs, and organizations standing by to help you. And if you decide to pursue a career in financial services, we hope you will make The American College of Financial Services and the Center for Military and Veterans Affairs part of your journey.



Learn more or submit an application at:

**[MilitaryAffairs.TheAmericanCollege.edu](https://MilitaryAffairs.TheAmericanCollege.edu)**

**[Military@TheAmericanCollege.edu](mailto:Military@TheAmericanCollege.edu)**

**888-263-7265**

