



Innovation Track
Cultivating Innovation
Session #1
10:30-12:15

Nathan Graeser
USC CIR

Mike Dowling
WE ARE THE MIGHTY



Cultivating Innovation

SPARK!

Vivian Greentree

Senior Vice President

Head of Military and Veteran Affairs at First Data Corporation

STATE OF THE AMERICAN VETERAN IN CALIFORNIA

September 15-16, 2016

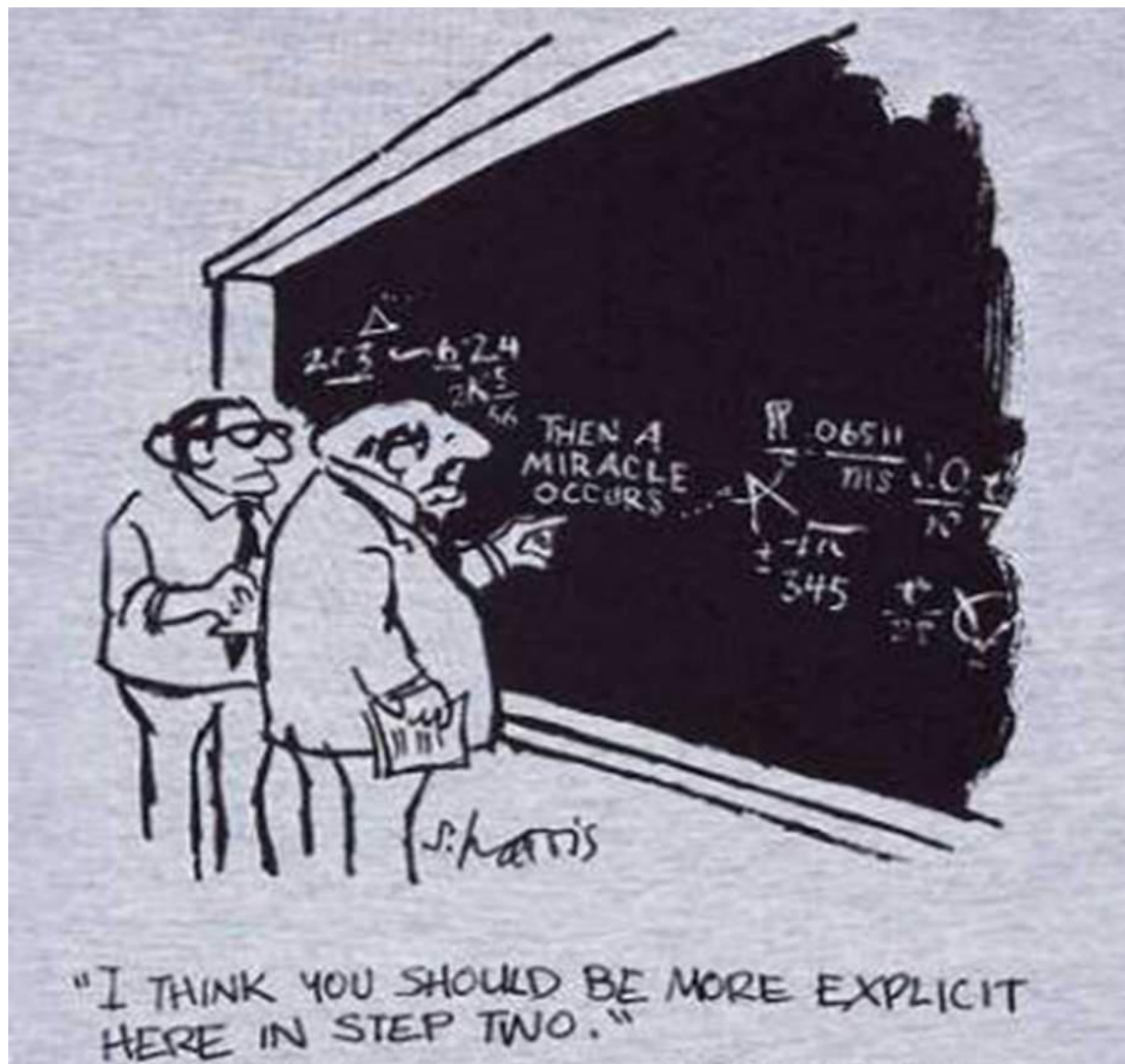
USC Social Work

*Center for Innovation and Research
on Veterans & Military Families*



What is Innovation?

Introductions: What is innovation and where does it come from?



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What are examples of innovations in the veteran space?

Write down all the examples of innovations in the last three years. What do they have in common?



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Innovation Track

Transforming Veteran Outreach

Session #2

2:15-3:45

Nathan Graeser
USC CIR

Mike Dowling
WE ARE THE MIGHTY



Transforming Veteran Outreach

SPARK!

Stephanie Lamibao

Senior Vice President
ESG Program Manager
Bank of America Charitable Foundation

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Helping veterans manage financial habits

Innovations in better money habits

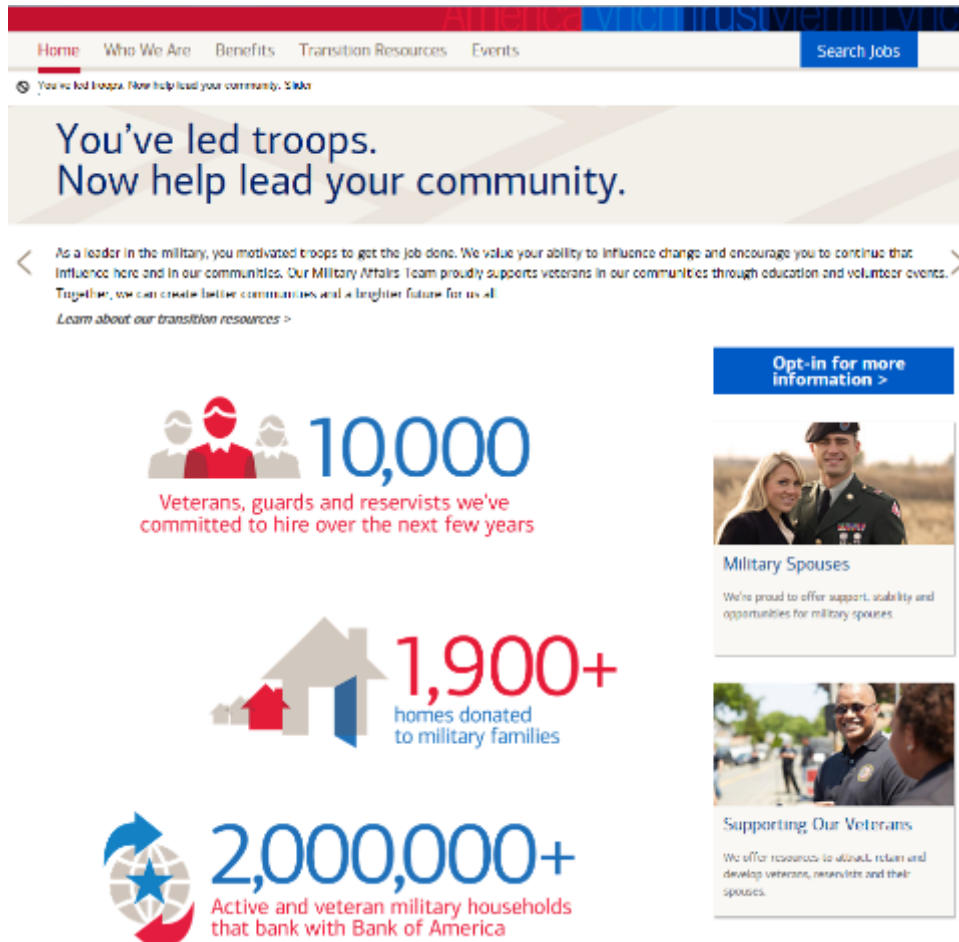
*Stephanie Lomibao, Senior Vice President
ESG Philanthropy Program Manager
Bank of America Charitable Foundation*

Bank of America's military support



- **Focus:** reintegrating service members into civilian life through
 - Community partnerships tied to employment, housing, education, access to benefits and wellness resources
 - Veteran and Military Spouse Recruitment
 - Employee Engagement and Retention
 - Customer Support
 - Financial Coaching

militarytransition.bankofamerica.com



The screenshot shows the homepage of the militarytransition.bankofamerica.com website. The header features a navigation bar with links: Home, Who We Are, Benefits, Transition Resources, and Events. A search bar is located on the right. Below the header, a main banner reads "You've led troops. Now help lead your community." with a subtext: "As a leader in the military, you motivated troops to get the job done. We value your ability to influence change and encourage you to continue that influence here and in our communities. Our Military Affairs Team proudly supports veterans in our communities through education and volunteer events. Together, we can create better communities and a brighter future for us all. Learn about our transition resources >". To the right of the banner is a blue button that says "Opt-in for more information >". Below the banner, there are three statistics: 1. "10,000 Veterans, guards and reservists we've committed to hire over the next few years" with an icon of three people. 2. "1,900+ homes donated to military families" with an icon of a house. 3. "2,000,000+ Active and veteran military households that bank with Bank of America" with an icon of a globe and a star. To the right of these statistics are two featured sections: "Military Spouses" with a photo of a couple and the text "We're proud to offer support, stability and opportunities for military spouses." and "Supporting Our Veterans" with a photo of a man in a military uniform and the text "We offer resources to attract, retain and develop veterans, reservists and their spouses."

Home Who We Are Benefits Transition Resources Events Search Jobs

You've led troops. Now help lead your community.

As a leader in the military, you motivated troops to get the job done. We value your ability to influence change and encourage you to continue that influence here and in our communities. Our Military Affairs Team proudly supports veterans in our communities through education and volunteer events. Together, we can create better communities and a brighter future for us all. [Learn about our transition resources >](#)

10,000
Veterans, guards and reservists we've committed to hire over the next few years

1,900+
homes donated to military families

2,000,000+
Active and veteran military households that bank with Bank of America

Opt-in for more information >

Military Spouses
We're proud to offer support, stability and opportunities for military spouses.

Supporting Our Veterans
We offer resources to attract, retain and develop veterans, reservists and their spouses.

Taking a fresh approach - Better Money Habits®



Bank of America's flagship program providing **objective, easy to understand financial education** to help empower consumers to be informed and prepared to make financial choices

- Partnership with education innovator Khan Academy
- Content addressing critical financial topics for consumers
- Engaging online learning experience at BetterMoneyHabits.com
- **Free resource** for everyone



And now...

- New series on Transitioning Military, Taxes and Millennials + Retirement (new content is ongoing)
- Integrated marketing communications efforts to drive engagement and awareness



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Better Money Habits Military Modules: *Transitioning from military to civilian life*

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Sign in Search Menu

You're on your way

Build your financial know-how with confidence. It's a simple by Bank of America in partnership with Khan Academy.

Featured Items | View all items

Khan Academy partnership

The difference between checking and savings accounts

I want to learn about

- > Improving my credit score
- > Paying down my student loans
- > Reducing my credit card debt
- > Saving for a big-ticket item
- > Getting ready for tax season
- > Buying my first home
- > Refinancing my home
- > Buying a car
- > Saving for my education
- > Starting out on my own
- > Teaching my elementary schooler about money
- > Teaching my middle schooler to manage money
- > Teaching my high schooler to manage money
- > Saving for my child's education
- > Building an emergency fund
- > How to stop living paycheck-to-paycheck
- > Transitioning from military to civilian life
- > Getting the most of my new job
- > Getting started with retirement
- > Preparing my tax return for the first time

Choose a goal

<https://www.bettermoneyhabits.com/military-to-civilian-transition/military-financial-checklist.html>

Better Money Habits Military Modules: *Transitioning from military to civilian*

Better Money Habits®

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Menu



You're on your way to Better Money Habits®

Build your financial know-how with free tools and information to help you make more confident decisions. It's a simple way of getting real, practical knowledge, brought to you by Bank of America in partnership with Khan Academy.

Featured Items

View all items

Khan Academy partnership



Money management for couples



Your bank account: 10 questions to ask



The art of credit



> Choose a goal

> Choose a topic:

Credit

Saving & Budgeting

Debt

Home Buying & Renting

Taxes

Car Buying

Personal Banking & Security

Paying for School

Families & Money

Work & Income

Military Finances



View all



Veteran's guide: 5 questions to ask before buying a car

[Read article](#)



Decoding car financing for veterans

[View infographic](#)



The slippery slope of credit card debt: A veteran's guide

[View infographic](#)



Debt and your family after the military

[Watch video](#)



A veteran's guide to mortgage programs

[View infographic](#)



Debt after the military: 5 things to know

[Read article](#)



Using your VA loan benefit after the military

[Watch video](#)



Getting a car after the military

[Watch video](#)



Understanding civilian retirement plans

[View infographic](#)



How VA home loans work

[Watch video](#)



A perspective on using your GI Bill benefit

[Watch video](#)



What former military members need to know about taxes

[Read article](#)



How to get the most from the GI Bill

[View infographic](#)



Your VA home loan game plan

[Read article](#)



Where will I get health insurance?

[View infographic](#)



5 ways civilian and military pay are different

[Read article](#)



Financial checklist for transitioning military members

[Read article](#)

This list outlines
7 key steps to
take to help make
the financial
transition easier
and to help
establish good
money habits
from the start

Download and print

Financial checklist for transitioning military members

There can be a lot to plan for when you leave the service. Creating a checklist can help you stay organized and make sure things go as smoothly as possible.

Expand All

1. Set aside a transition fund
2. Know how far your civilian paycheck will go
3. Understand how taxes will change
4. Take care of your health
5. Consider coverage to protect yourself and your loved ones
6. Know your VA benefits
7. Start thinking about retirement

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For more information, visit
[BetterMoneyHabits.com](https://www.BetterMoneyHabits.com)

Understanding civilian retirement plans



No matter how old you are, putting aside money for retirement is critical to your financial future. Waiting to plan is one of the biggest mistakes people make.

How much will I need to put aside?



Many experts' rule of thumb is 10 percent of your income, but it varies based on a few key factors.

Consider:

1. How many years you have left to work
2. What type of retirement lifestyle you want & how much it will cost
3. You may need more than you think; inflation may shrink the value of your money



Where will I put the funds?

Employer plans

401(k)/457/403(b)
These are employer-sponsored retirement investment accounts that you contribute to pre-tax, which may lower your overall taxable income (Link: [Pre-tax benefits](#)). Employers may match some or all of the funds you contribute.



Pension

A pension offers a fixed, predictable payout in retirement, usually based on years of service and salary. An employer contributes to a pension for you; they're less common in non-government jobs.

Where will I get health insurance?



Your military health insurance generally ends the day you separate. Knowing what you're eligible for now, and how the costs and coverage vary, can help you make sure you and your family are protected.

If you want to keep your TRICARE ★★ ★

If you're retiring from the military, you will remain eligible for **TRICARE** (Link: www.tricare.mil/). Otherwise, coverage ends when service ends. But there are a few options if you want to keep the plan.

Continued Health Care Benefit Program (CHCBP)

It's the same TRICARE coverage you had on active duty, but **you pay for it out of pocket.**

2015 CHCBP OUT-OF-POCKET COSTS

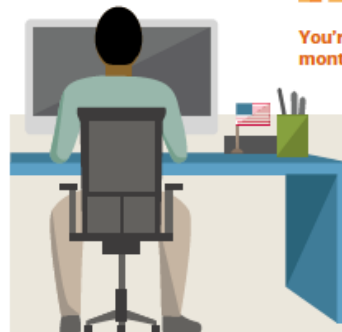


\$425/month FOR YOU



\$956/month FOR YOU AND YOUR FAMILY

You're eligible for 18 to 36 months after completing service.



Transitional Assistance Management Program (TAMP)

This is meant to be **temporary coverage (up to 180 days)** for those who were honorably but involuntarily separated, or in a few other scenarios. **To see if you qualify**, check the TRICARE site.

5 ways civilian and military pay are different



The salary you're offered in a job interview is generally not what you'll take home. Understanding five key differences between your civilian paycheck and your LES can reduce the likelihood of surprises and help you pick the option that's best for you.

Expand All

1. Your take-home pay may be less than you expected
2. Taxes, taxes, taxes
3. You'll have to compensate for allowances
4. You'll pay for health care coverage
5. You may be able to negotiate

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For more information, visit bettermoneyhabits.com

Your VA home loan game plan



If you're thinking of using a VA loan to buy a house, here are some guidelines to help keep you on track and on schedule.

Expand All

1. Find out if you are eligible
2. Form your team
3. Get a certificate of eligibility
4. Consider pre-qualifying for a mortgage
5. Find a home, sign a purchase agreement and get the mortgage paperwork started

How to get the most from the GI Bill

The GI Bill and other benefits can help cover veterans' education costs, but it takes some planning to make sure you secure the benefits that are best for you. Here's what you need to know to get started.

Have a plan

Ask yourself:

- 1 What type of career do you want and what type of education do you need to prepare?
- 2 How long do you expect it to take?
- 3 How much would the education cost without benefits?

This will allow you to figure out which benefits best suit your needs.

Know the limits

GI Bill benefits are often linked to:



- ✓ How long you served
- ✓ When you served
- ✓ Whether you attend school full- or part-time

You may not qualify for 100% of all benefits. Keep this in mind when determining your plan.

Choose your education

VA benefits can be applied to many different types of education:



Private or public higher education



Vocational training



Flight school

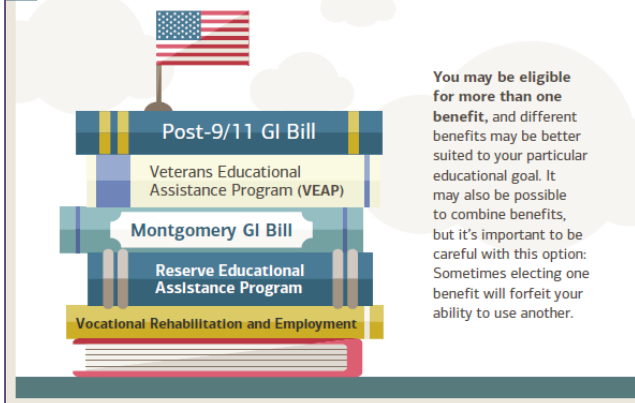


Correspondence programs



Certificates

Explore the programs



You may be eligible for more than one benefit, and different benefits may be better suited to your particular educational goal. It may also be possible to combine benefits, but it's important to be careful with this option: Sometimes electing one benefit will forfeit your ability to use another.

Debt and your family after the military

Not all veterans are eligible for the GI Bill, and there are many other education benefits available. For more information, visit www.va.gov/gi-bill. The VA also offers a variety of other benefits, including health care, disability compensation, and more. For more information, visit www.va.gov.



★★★★★

Learn More

Get more information

Navigating the GI Bills and other education benefits can be daunting, and different states have different rules.

Every case is different—the education benefits your friend used may not be the best option for you. The VA offers helpful comparison tools and advisors can walk you through your choices.



Beyond the VA

There are a number of grants, scholarships and other programs meant specifically to help veterans and their families. A simple Internet search can help you find scholarships for disabled veterans, Purple Heart recipients, those who plan to become teachers, and many more.



How it might work

Meet Miguel

- Served 24 months of active duty, from 2012 to 2014
- Wants to become an electrician
- Decided on a two-year community college in suburban New York

What he might get*

FROM THE POST-9/11 GI BILL

- \$24,298/year in tuition (paid to school)
- \$2,158/month to live on (paid to him)
- \$1,000 for books and supplies (paid to him)

FROM THE MONTGOMERY GI BILL

- \$1,395/month or \$12,555 overall
- Must have bought into it during service

*Based on 2014 rates.

A perspective on using your GI Bill benefit

What's it really like to use the GI Bill? Get a firsthand account from Kyle White, a veteran transitioning from the military to college.



[Transcript](#) | [Disclaimer](#)

Military Support Community Partnerships

40,000

Military-related employee
volunteer hours in 2015





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For a copy of this PowerPoint, visit cir.usc.edu



What are your challenges with outreach?

What are 5 innovations will help solve the problem?



Search ID: dbcn170

"FRANK'S TRYING TO OUTREACH TO PEOPLE WHO ONLY
COME TO THE LIBRARY TO USE THE WASHROOM!"

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What are innovations in outreach?

What has been innovations have we discovered in Veteran outreach?



Innovation Track

Optimizing Technology

Session #3

10:00-11:30

Nathan Graeser
USC CIR

Mike Dowling
WE ARE THE MIGHTY



Optimizing Technology

SPARK!

Kevin Ober

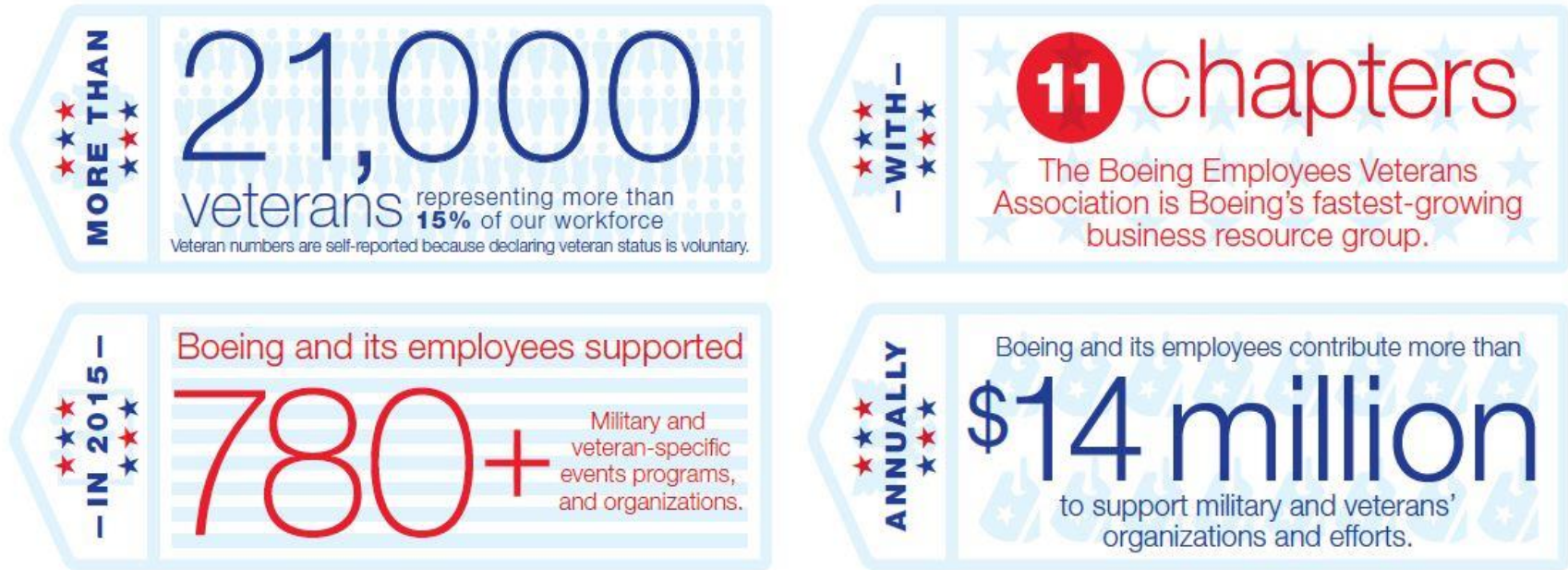
Global Corporate Citizenship
The Boeing Company



State of the American Veteran in California Conference

Sep 16-17, 2016

Military & Veteran Engagement



**Boeing employs more than
1,200 veterans
in California which is nearly 8.9% of local workforce**

Careers At Boeing

<http://www.boeing.com/careers/military-and-veterans/>



MILITARY & VETERAN ENGAGEMENT

From our hiring and employment programs to our grants and volunteer activities, we help veterans and their families transition successfully into civilian life.

Military Skills Translator

Boeing's military skills translator tool enables transitioning service members to translate military skills, civilian skills and formal education to Boeing career opportunities.

Military Skills Translator



This tool allows you to see how the skills you learned in the military can help you find a career with Boeing. It searches Boeing's jobs and finds matches based on your military experience and background.

[Use the Military Skills Translator](#)

Career Paths at Boeing

Rebecca Jabouri



Systems Engineering Integrator

St. Louis, Missouri

U.S. Navy

"On the bridge of a ship, you need full situational awareness. You can't be focused on just one system or function. It's 'Systems Thinking 101.'"

Each system on an aircraft carrier is potentially part of a larger system or function...and it's the same at Boeing. You have to always be mindful of that, whether you are on a nine-month deployment in a combat zone or here at Boeing. I actively seek opportunities to interact with various functions and teams outside my immediate team. This helps make me a better and more efficient employee."

Mike Penrose

ICBM Quality Specialist

Health, Ohio

U.S. Air Force

"After performing field maintenance, I spent time as an instructor, teaching missile maintenance, safety equipment maintenance and vehicle maintenance. We all lived by the saying 'green time is prime time,' meaning we were proud to serve to ensure our ICBMs stayed on strategic alert, ready to defend our country 24 hours a day, 365 days a year."

The Air Force taught me service before self, personal reliability and quality in everything you do. It's the same at Boeing, being part of the team on a missile navigation system that supports our national defense."



Military Talent Community

- Military Portal

- Provides a forum for military applicants, recruiters, managers, and Boeing employees to have valuable conversations based on the objective of getting the best applicant into the right career.
- Connects military hiring subject matter experts with hiring decision makers to increase visibility and understanding of military candidates.

Outreach and Networks

We recruit at a variety of places, including military-targeted job fairs, military base job fairs, and military-targeted online job boards.

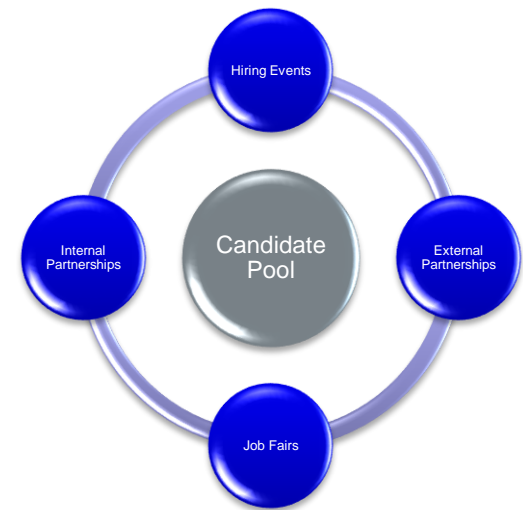
- Over 60 hiring event and job fair participations YTD
- Enterprise Cooperative Recruiting

External Partnerships

- Veteran Service Organizations (VSOs)
- Work Source
- Military Installation Transition Counselors
- Military Spouse Corporate Career Network and of Corporate America Supports You
- The Mission Continues
- Joining Forces

Internal Partnerships

- Boeing Military and Veteran Engagement Team (BMVET)
- Boeing Employee Veterans Association (BEVA)







What innovations have we seen in technology?

What has been innovations have we discovered in Veteran outreach?



What are the benefits/limitations?

What roles can technology play?



Innovation Track

Innovations on the Homefront

Session #4

1:00-2:30

Nathan Graeser
USC CIR

Mike Dowling
WE ARE THE MIGHTY



Innovations on the Homefront

SPARK!

John DiPiero

Colonel, USAF (Ret)

Director

Military Advocacy Group USAA

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What are innovations after service? On the homefront?

*What has been innovations have we discovered in
Veteran outreach?*

Titles Are To Be in Arial Font, Size 36

- Please use Arial, size 32 font for bullets
- Please do not put too many words on a slide
- This will help ensure everyone is able to read your slides easily



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 - Rhea Mac rmac@usc.edu
 - Collaboration
 - Chase Millsap amillsap@usc.edu
 - Innovation
 - Nathan Graeser graeser@usc.edu



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