

# From Midshipman to Ensign: A Guide for Newly Commissioned Officers

This document is intended to help newly commissioned Ensigns from NROTC UC Berkeley acclimate themselves to their new lives as active-duty officers, focusing especially on the administrative and personnel issues that past commissionees have encountered.

In addition to this document, you may want to consult the *Uniformed Services Almanac*, which you should receive prior to commissioning; it contains detailed notes on especially pay and benefits. Another useful reference is LT Ian MacDiarmid’s page at <http://www.sscnet.ucla.edu/nrotc/idm/ensigns.html>. Navy Directives can be found at <http://ned.s.navy.mil> while BUPERS information (such as the MILPERSMAN and uniform regulations) is available at <http://buperscd.technology.navy.mil>. The unofficial Navy Enlisted Study website at <http://www.navyenlistedstudy.net/> is mostly a reference for enlisted personnel (share it with your division!) but also has a lot of useful forms and other info.

Note: While this document focuses on the Navy, much of the information will also be useful to new Second Lieutenants in the Marine Corps.

Before we begin, some words of advice from ENS Mike Bailey (class of 2003):

“I stand here at the end of one of the most hectic weeks of my young naval career. I was commissioned, scheduled a Household Goods shipment, dealt with the repairs of two cars and the sale of one, created paperwork for both travel and regular leave, bought my first mobile phone, moved, made reservations at my temporary BOQ, received my new ID card, and am preparing to drive across the country in two days. My point is this: **Don’t waste the time that you have now. There is more to do than you think. Get started.**”

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## 1.0 Before You Go

### 1.1 Orders and Detailers

Your detailer is an officer who assigns you to your duty stations (including “special duty”) and issues your orders, in accordance with the needs of the Navy and, to a lesser extent, your personal preferences. To find your **detailer’s number and email**, look at the “Community Managers/Technical Advisors” directory in the Naval Leader Planning Guide, put out by CNET and available online at <https://www.cnet.navy.mil/cnet/nlpg2003/> (e.g. for new submarine officers, one can email [p421e@persnet.navy.mil](mailto:p421e@persnet.navy.mil) or call (901) 874-3934 or 1-800-526-3583; as of June 2003, the detailer’s name was LT David Kaiser). You can also find your community’s website at <http://www.bupers.navy.mil/> These websites can be great resources, as they let you know about “special deals” you can apply for, grad school opportunities, school start dates, special pay, etc. The SWO site at <http://www.persnet.navy.mil/pers41/> is also where one can make ship selections; it links to SWONet at <http://www.swonet.com>, which is a useful site for corresponding with other SWOs.

**You should receive your orders to your first duty station before commissioning**; if you haven’t yet received them, talk to your advisor and, if necessary, contact your detailer directly. Your orders should mention what kind of “**intermediate activity**” you’ll be doing before reporting to your first command; for most people, this means being “stashed” at the NROTC unit. If you have a longer period before reporting for duty, you may want to talk to your detailer about being assigned to a recruiting station, or some other duty (for example, a few years ago then-Ensign John Earner was granted a request to be “stashed” at the Special Boats Unit in San Diego). If your intermediate activity is *not* the NROTC unit, you will detach on commissioning and report to the activity on the date listed on your orders. Before you leave your intermediate activity for your permanent duty station, **you should receive a Performance Information Memorandum (or PIM) or Fitness Report**, which should cover the time between your commissioning and report date at your permanent duty station. If you don’t get one of the two, you’ll have a “gap” in your records, which could cause problems later. Most of the time you’ll get a PIM (especially if you’re at an activity for three months or less); if you’re stashed at the unit, YNCS will prepare one for you. The PIM notes the period of duty, the type of duty (TEM DU, for “temporary duty,” TEMDUINS, “temporary duty under instruction,” etc.), duties assigned, and any applicable comments. Your ultimate duty station will use your PIM to help write its Fitness Report when the time comes. For more information on PIMs, see BUPERSINST 1610.10 Annex M and the NROTC Administrative Manual (NAM) section 10.15.

If you’re a SWO (and thus know what ship you’ll be on), it’s a good idea to get in touch with your ship as soon as you’re assigned. Specifically:

- **Write an intro letter** – find the ship’s website and write a letter of introduction to the CO; see LT MacDiarmid’s site (address is on the first page) for some examples. ENS Kent (class of 2003) notes that one should write this carefully, as “this letter will be read by both the CO and XO, and perhaps the whole wardroom (especially if you say something really silly!).” Don’t be like that infamous Naval Academy grad who supposedly wrote a letter that started “Dear Number One and Number Two....”
- **Get a sponsor** – your Command Master Chief (CMC) or the ship’s “sponsor coordinator” should be able to hook you up. Your sponsor will answer your questions and help you settle in. They should also send you a “Welcome Aboard” packet, which will have useful information.

## 1.2 Other Paperwork

YNCS and/or the Educational Specialist will help walk you through all of the following paperwork before commissioning:

- Dependency Application/Record of Emergency Data (“Page 2”)
- Employee’s Withholding Allowance Certificate (W-4)
- Servicemembers’ Group Life Insurance Election and Certificate (SGLV 8286)
- State of Legal Residence Certificate (DD Form 2058)
- Direct Deposit Signup Form (Standard Form 1199)
- Authorization to Start, Stop, or Change an Allotment (DD Form 2558)

Most of these forms are available on LT MacDiarmid’s website (see link above).

At some point, you will also need to get an **officer photo** to add to your record. NAVPERS 1070/10 has the template and instructions; it’s probably easier to wait until you’re at your duty station, as there don’t seem to be any military photo places in the Bay Area.

## 1.3 About PSDs

All of these **forms need to get sent to a Personnel Support Detachment (PSD)**. PSDs are branches of BUPERS that handle pay, personnel, transportation, and advancement. Since our PSD is in Lemoore (<http://www.pasand.navy.mil/lemoore.asp>), YNCS generally faxes our information to them, saving you a 3+ hour drive. However, if you are “stashed” in another location—such as San Diego or Washington, D.C.—you will likely have to make an appointment and visit your PSD in person. Note that there’s also a PSD in Monterey, should you need to visit one in person. If you do go in person, be sure to bring your ID, orders, letter of appointment, and, if you were previously enlisted, Report of Separation from Active Duty (DD-214).

Pers 33 maintains a Pay/Personnel Administrative Support System (PASS) directory at <http://www.bupers.navy.mil/pers33/phone/email.asp> which you can use to look up the closest PSD. Most PSDs fall under the command of a larger Personnel Support Activity; the following are probably the most important Navy ones:

- PSA West (in San Diego; covers Western CONUS) <http://www.pasd.navy.mil/> [website uses Formatta Filler for forms]
- PSA Pacific (Japan, Korea, Guam, Diego Garcia, Hawaii) <http://www.psapac.navy.mil/>
- PSA Atlantic (in Norfolk; covers Northeastern US) <http://www.psalant.navy.mil/>
- PSA Jacksonville (Southeastern US and Caribbean) <https://www.psjax.navy.mil/> [website has a useful “Forms Gallery” with lots of PDF versions available]

While specific to Guam, <http://www.psapac.navy.mil/psdguam/plrinfo.htm> might be a useful resource, as it discusses what you do at the PSD versus at your command’s admin department.

#### 1.4 Service Records

Unlike enlisted servicemembers, **officers are responsible for keeping their own service records**. What are these service records? Your permanent service records have two parts:

- Officer Data Card (ODC, NAVPERS 1301/51)—contains personal, education, assignment, and promotion data, created from the Officer Personnel Information System (OPINS) database.
- Performance Summary Record (PSR), which consists of:
  - Officer Summary Record (OSR, NAVPERS 1070/123)—basically the same thing as your ODC but in a different format; it even comes from the same OPINS database
  - Performance Summary Report (PSR)—copies of all your fitness reports and other “evaluation history”

The ODC and PSR have information from your commissioning paperwork and Fitreps, also known as your “microfiche,” since it’s all stored on microfiche. You can send for a copy of the actual microfiche using NAVPERS 1070/879. It’s recommended that you order and review your microfiche every year, or six months prior to a promotion board; it’s your responsibility to keep the ODC and PSR up to date.

These documents essentially act as your military résumé; when you’re applying for a new duty station, or if you’re coming up for promotion, this is all people will see. Thus, keep your records current and accurate!

You can **access your records at BUPERS online** at <https://www.bol.navy.mil/> Once you’re logged in, click on “ODC, OSR, PSR, ESR.” Note that you can click on a heading to learn more about it, and you can actually edit your ODC online! For the nitty-gritty details about the various codes, check out NAVPERS 15839I, “Navy Officer Manpower & Classification.”

Other useful references include PERS-313 at <http://www.persnet.navy.mil/pers313/pers-313.htm> (which includes a FAQ about service records, and contact info for help) and <http://www.chinfo.navy.mil/navpalib/questions/nrecords.html> (which goes into detail about how to lay out your physical service record, as well as enlisted records, which you will be partially responsible for in your division)

A note from LT Parker: **Always keep copies of your Fitreps with you...**even on deployment! You never know when your XO will want to see them. Also note that *you* are responsible for the accuracy of your Fitreps—make sure that your name, SSN, dates, etc. are all correct (most importantly, that there are no gaps or overlap in your service record).

### 1.5 ID Cards

Get an ID card immediately after your commissioning. Be sure to tell the ID card office that you're getting an **Active Duty (i.e. "Smart") card**. You can get an "Application for Uniformed Services Identification Card DEERS Enrollment" **form from YNCS or the Educational Specialist**; be sure that it says "ACTIVE" in block 4. You'll need to bring this form to the ID card office; also bring a copy of your **commissioning document**. It couldn't hurt to bring your orders, too.

The following are the nearest ID card offices (also see <http://www.cal-troa.org/chapter/PeninsulaROC/iddecal.html> for useful, although sometimes outdated information):

#### Coast Guard Island

(510) 437-2904 or 2905

M-F 0800-1400

directions available online at <http://www.uscg.mil/pacarea/driving/driving.htm>

They generally do a bad job of keeping connected to "the system" and apparently take forever even when they are connected...be sure to call ahead to check their status.

#### Travis AFB

(707) 424-3235 [press 3]

M-F 0700-1500, look for Pass & Registration Office in bldg 381

Travis seems more reliable than Coast Guard Island. You should make an appointment at least one day in advance, but you can also try "first come first served" drop-in, which had about an hour wait when we went (18 June 2003).

#### Moffett Field

(129th Support Group, CA Air National Guard)

653 Jegel's Road, Room 38

(650) 603-9174 or 9175

The first number (9174) tells you to go to <https://afpki.lackland.af.mil/scheduler.htm> and refers to the "Common Access Card" (i.e. the active duty SmartCard)...BUT you can only go there from a government computer (which doesn't seem to include the unit's computers)

The second number (9175) can be used to schedule an appointment, but it appears that this is only for non-active duty cards. (Their hours are M 1000-1500 and T-F 0830-1500.)

## 1.6 Car Decals

If you have a POV, you'll want to get a military decal to put on the windshield; this makes it much easier to enter military bases. You can get them before you leave, or wait until you get to your duty station. To get your decal, be sure to bring your **license, military ID, and a copy of your registration, title, and insurance papers**.

ENS Kent on Pearl Harbor: "In HI, you need to also get a safety check done on your car. Any local mechanic can do this. There is even one near the NEX off base. They also issue temporary decals, like if you rent a car (in this case, just show them the rental agreement and your ID)."

If you talk to Travis's Pass & Registration office, which is in the same building as the ID cards, they will say something like "We don't issue you decals—you have to go to your unit." Active duty members should be able to get decals from any unit...call SKC at (510) 643-6346 if you have any problems.

You can also get decals at Moffett Field in Building 653, Room 28 (Security Forces), T-F 0900-1500; call (650) 603-9434 for more information.

Coast Guard Island also issues decals; their hours for decal issue are 0700-1500 M-F (their number is the same as the ID card office, (510) 437-2904 or 2905). One warning, however: they give out *Coast Guard* decals, not Department of Defense ones...and many bases don't really accept them. So, it's probably a safer bet to go to Travis or Moffett, even if it's a longer drive.

## 2.0 Getting There

### 2.1 Travel and Leave

Every military servicemember earns 30 days of *leave* (time off—roughly the same as "vacation time" in the civilian world) a year. Note that this is distinct from *liberty*, which is granted by your command for short periods of time (say, between one workday and another, or over the weekend), not to exceed three days except in special circumstances.

You can have a balance of up to 60 days of leave; if you exceed 60 days of accrued leave, it is dropped back down to 60 at the start of the next fiscal year (October 1). Note that in special circumstances, such as being on deployment, you *can* accrue more than 60 days of leave (since you can't very well go on vacation while you're deployed!). You can find out how much leave you have on your Leave and Earnings Statement (see section 3.2, below).

Other kinds of leave (it's useful to know about these not just for yourself but for your sailors/marines):

- **Advance Leave:** At the discretion of your CO, you can take up to 45 days of leave before you've actually accrued it; it's like "loaning" yourself some leave. New Ensigns generally

need to do this if they want to go on leave in the first few months of active duty, since they haven't accrued any yet!

- **Househunting Leave** (technically called “Permissive Residence Hunting TAD,” since you’re not actually on leave): You are allowed up to 5 working days, for a total of up to 10 days (including weekends and holidays) to look for a residence at your new duty station. This may not be combined with PCS travel; that is, you can’t just tack this onto your travel time—except in special circumstances when permanently stationed outside of CONUS. Your travel is not paid for, although you can use “Space A” flights. You can take househunting leave either before or after you report: If you’re doing it after you get to your duty station, talk to your command well in advance about when would be a good time to schedule your leave (it has to happen within 90 days of your reporting). MILPERSMAN 1320-210 details exactly how househunting leave works. Note that it technically isn’t allowed when transferring between shore commands, but sometimes exceptions can be made.

Whether or not you take househunting leave, when looking for an apartment, be sure to ask if they have a “Military Clause”...this allows you to get out of your lease early if you have orders to a new duty station. [###More about househunting???###]

- **Graduation Leave:** this is only for the Naval Academy, so don’t ask for it. (Hey, they put up with a lot more than we did for four years—they deserve it!)
- **Emergency Leave:** this is the same as regular leave, except you get the higher priority for Space Available (Space A) travel. It is given if there is an emergency involving your immediate family (e.g. serious illness or death), especially if going between CONUS and overseas.
- **Environmental and Morale Leave (EML):** this is the same as regular leave, but it gives one special privileges for Space Available (Space A) travel. It goes to people stationed overseas who are in “difficult living conditions” which include such vague things as a “lack of adequate cultural and recreational opportunities.”
- **Convalescent Leave:** this is granted after visits to the hospital (surgeries, etc.), when one cannot perform one’s regular duties. For example, one usually gets convalescent leave of 42 days after giving birth. Returning POWs also get convalescent leave (hopefully none of us will have to take this!). Attending physicians need to issue recommendations for how long one should be given leave.
- **Administrative Absence:** this is not charged from your leave balance, designed to allow you to appear in court, attend professional meetings, and participate in sport competitions (presumably official military sport competitions).
- **Basket Leave:** this isn’t an official type of leave, but rather a term used informally to mean any kind of uncharged leave (such as the aforementioned USNA graduation leave). It can also refer to a specific breaking of the rules in which one submits leave papers, which are never actually entered into the system but rather kept in a yeoman’s “In Basket” (hence the

term “basket leave”). Note that while this sometimes happens in the fleet, it can get a yeoman court-martialed.

There are a few more categories of leave, most of them having to do with separating from the military or getting court martialed (e.g. Separation Leave, Administrative Leave, Appellate Leave). MILPERSMAN 1050 “Leave and Liberty” tells you all about the intricacies of leave and liberty; DoD Directive 1327.5 “Leave and Liberty” at <http://www.dtic.mil/whs/directives/corres/html/13275.htm> has general Department of Defense directives which can also be a useful reference, although not as comprehensive as the MILPERSMAN.

If you are going to be taking leave, bear in mind that as an active duty military member you are entitled to perks such as Space Available (“Space-A”) travel and Temporary Military Lodging (TML). **Space-A travel is practically free** (you only occasionally have to pay a nominal landing charge fee when flying overseas) and is a great option for those with flexible travel plans who live relatively close to major Space-A terminals (usually found at large Air Force installations, such as Travis AFB in Fairfield, CA). As active duty military on regular leave, you will be classified as a Category III traveler. All you have to do to fly Space-A as a Category III is show up at a terminal with your leave papers in hand. Flight information is always highly tentative, especially in times of inclement weather, and is usually not available until the night before travel. However, it is always a good idea to contact the Space-A terminals you plan to utilize well in advance, to ensure that things go as smoothly as possible when you show up. For a wealth of information and testimonials regarding Space-A travel, visit <http://spacea.info>. Useful publications regarding Space-A travel are also available for sale at most military exchanges and at <http://www.militaryliving.com>.

**Temporary Military Lodging (TML)** is an excellent choice for those visiting or passing through areas near military installations. In general, TML facilities are much cheaper than their civilian equivalents. There are many forms of TML ranging from swanky hotels such as the Hale Koa Hotel in Waikiki to no-nonsense BOQ facilities. You can even reserve extra rooms in Navy Lodge facilities for civilians who are accompanying you. See section 2.3 for more information about TML; note that each facility can have its own rules regarding registration and restrictions, so call ahead early.

[### instructions on how to fill out a leave chit NAVCOMPT 3065, Leave Request ??###]

*How much leave (if any) do I need to take between duty stations?*

You can take leave between duty stations, but you also get additional time for travel. There are basically two extra kinds of “additional time”:

- **Proceed time:** time, up to 4 days, that does not count as leave, which one can take during PCS for making personal arrangements, depending on the circumstances; if your orders say to proceed or report “without delay” or “immediately,” then you only get 48 or 12 hours, respectively. Note that this **won’t apply to any of us** until our *next* PCS move, since the MILPERSMAN specifically states that orders to and from NROTC or other TAD units don’t authorize proceed time.



- **Travel time:** time that does not count as leave, based on the distance between your duty stations (generally 1 day per 350 miles). You can find out the official distance between those duty stations on the Defense Table of Official Distances at <http://dtod1.mtmc.army.mil/>. You'll need a user id and password to use it; see Admin to get one for our unit. (If the remainder is 51 miles or more, round up; if the total distance is under 350, you get one day.)

So, how does this work? Proceed, travel, and leave are deducted in that order; for example, if you have 5 days of travel time and you take 7 days to get to your duty station, then the first 5 of those days come from travel time, and you are only charged for 2 days of leave. If your time between stations is less than or equal to the total of proceed and travel time, you won't be charged for *any* leave. For details on how this works, see MILPERSMAN 1320 "Orders to Personnel."

*How do I pay for my travel? How much will I be reimbursed?*

If you are **traveling by car** on TAD (or TDY) orders, then you'll be reimbursed \$0.36 per mile (unless they are "no-cost" orders, in which you pay all travel and lodging expenses). If you're on PCS orders, you'll be reimbursed \$0.15 per mile of POV travel, but also receive a flat per diem rate of \$85 per day during "travel time." The latest mileage rates are online at <http://www.dtic.mil/perdiem/faqmilea.html>. Note that TAD can be listed on your orders in one of two ways: "for traveler's convenience" or "as advantageous to the government." The first means that you will be paid mileage up to the amount it would cost to fly to your destination. The second means that you'll be reimbursed the full mileage amount and per diem—but POVs are rarely seen as "advantageous to the government," unless you can show your command a cost comparison.

If you're **traveling by air**, you have two choices: You can have the **government pay** for your flight directly, or you can buy your own tickets and be **reimbursed later**. Note that if you buy your own tickets, they will only reimburse you up to the amount that the government would have paid if you had them book the tickets. This, combined with the prospect of giving the government an interest-free loan, usually means that it's advantageous to go through Uncle Sam. Government-arranged flights can be arranged by submitting a Government Transportation Request (GTR) through the Navy Passenger Transportation Office (NAVPTO) or Commercial Travel Office (CTO). In our case, the nearest NAVPTO is the Transportation Office at PSD Lemoore; our contact there is Tamara Welch at (559) 998-3993. <https://portals.navigant.com/Sato/USNavy/> has more information on government travel; YNCS can also help you set up GTR flights.

Your travel expenses will only be reimbursed up to the amount it would pay for you to go from the NROTC unit; thus, if you leave from somewhere more expensive (say, flying from New York's JFK airport to Pearl Harbor, rather than from SFO or OAK), you'll have to pay the difference. ENS Kent also reports that it's imperative that you keep your travel itinerary, or at least an airline ticket stub, to prove that you flew—otherwise you may not be reimbursed for travel!

Some random travel entitlements:

- If you aren't provided with housing at your TAD station, then you will receive a **per diem** based on the location (unless, again, you are on "no-cost" orders). Note that per diem consists of Meals and Incidental Expenses (M&IE) and Lodging; depending on the availability of government mess halls, the M&IE section of your per diem could change. You can look up the latest per diem rates at <http://www.dtic.mil/perdiem/pdrform.html>.
- If you're on TAD you also can be reimbursed for a **phone call** to inform your family that you've arrived safely—although unless long distance is really expensive, this is probably not worth the trouble, especially since you have to be explicitly authorized to make "official phone calls" (see <http://www.dtic.mil/perdiem/faqldcalls.html> for more information).
- See information about **Temporary Lodging Expense** (TLE) under "4.0 Once You Report."
- **Dislocation Allowance (DLA)** is sometimes paid for PCS moves (depending on where you're coming from and going to), but not for new ascensions, so that doesn't apply to us...that is, unless you're married.

[##insert info on submitting travel claims##]

You can also ask for **1-3 months of "advance pay"** if transferring to a high cost of living area in association with a PCS move; in most cases, you must request it in a window between 30 days prior to your move, and 60 days after your report. In general, it's easier to get just one month of advance pay; two or three months of advance pay require justification and CO approval. See MILPERSMAN 7220-300 for the nitty-gritty details.

## 2.2 Travel and Shipping Household Goods

You are entitled to get your household goods shipped from one permanent station to another on the government's dime: Here's how to make that happen. The easiest way to do this is using SmartWebMove at <https://www.smartwebmove.navsup.navy.mil/swm/>, but sadly, it's not available in the Bay Area. Thus, you have to go to the nearest Personal Property Office, which for us is Building 3 at Coast Guard Island. Call to make an **appointment to attend a mandatory one-hour "counseling session"** (see website for available slots) and arrange a time to have your items picked up (at least 15 working days after your counseling session, 0800-1700). They'll walk you through the Application for Shipment of Household Goods (DD Form 1299). POC: Ms. Lavera Lincoln at (510) 437-2777... or try (510) 437-5317/3671/5316. Bring your ID and several copies of your orders (5 per counseling session—so if you're doing both HHG and SPM [see below for what this means], bring 10 copies). Their website is at <http://www.uscg.mil/mlcpac/iscalameda/divisions/property/>.

ENS Kent writes, "I HIGHLY recommend you ship your stuff **well in advance** before you ship out! I am in Hawaii now with nothing except the new bed I bought here and my roomie's furniture. It usually takes 1-2 months, depending on where you are, to get your stuff delivered." YNCS advises that you arrange your HHG as soon as you get your orders.

### *How much can I ship?*

O-1s without dependents can ship **up to 10,000 lbs**, *not* including motor vehicles. You can only ship a POV if your ship is having a homeport change, or if either your old or new duty station is out of CONUS. If you *are* shipping your POV, remember that it takes a good amount of time to get there, so plan on renting when you arrive—it helps to make reservations in advance. Also note that any “professional” books, papers and equipment (PBP&E) that you will need for your duty station don’t count toward the weight limit; it’s unlikely that any of us will have anything that would qualify, but for your next PCS this could be useful. [###Restriction against using US-configured cars in Japan?###]

You can ship items **from multiple locations** at no additional cost, as long as the total cost of moving the total weight from one location is more expensive. For example, if you move from both California and Nebraska to Virginia, then as long as the cost of shipping from both places is less than the cost of shipping everything from California, you don’t pay any extra.

### *What are my options?*

You can arrange for a “**unaccompanied baggage**” or “**express shipment**” of up to 600 pounds of items that you’ll need immediately when you arrive: this can’t include major appliances or pieces of furniture—this ships in a couple days. [###only applies to overseas?###] The remainder of your weight limit will be ordinary “**household goods**,” which takes longer to get there (often weeks—even months if going overseas). If going overseas, you can also ship some of your items to “non-temporary storage,” where they can stay until you return to the States.

You can also transport all (or some) of your weight limit yourself, through a **Personally (or Self) Procured Move**, formerly known as “Do It Yourself” or “DITY.” Here, you either use a POV, rent a moving vehicle, or hire a moving company yourself—you will be paid 95% of the cost that the government would have paid to ship the same weight. However you do it, you *must* get “weight tickets” showing the weight of the unloaded and loaded vehicle. You can find a list of public weigh scales in California at <http://www.dot.ca.gov/hq/traffops/trucks/trucksize/publiscales.htm> (one convenient one just off of I-5 in Santa Nella is “Rotten Robbie,” which is open 24/7). You’ll also have to fill out an “Application For Do It Yourself Move and Counseling Checklist” (DD-2278) and Travel Voucher (DD-1351-2). If you’re road-tripping to your new PDS, you can thus get paid for whatever you take with you in your car! So, unless you’re going overseas, usually a “**partial DITY**” move makes the most sense.

[### Does one need to get Damage Protection or Personal Property Insurance on one’s move?###]

### *What do I do to prepare for the move? What do I do when the movers arrive?*

Before the movers come, **have your stuff laid out** (be sure to separate what you’re taking with you so it doesn’t get packed up). You also need three forms: Household Goods Descriptive Inventory (filled out), DD Form 619 (listing the number of cartons used), Government Bill of Lading (notes when the shipment will be delivered). When the movers arrive, **let them do the packing**—if you pack anything, then you assume responsibility if anything gets broken. Ask for

small items to be put into a smaller box within a larger one; **take pictures of expensive items**, in case something happens to them. Also, avoid shipping stuff that would be difficult to replace, such as CDs (do you really want to catalog all of your CDs?). You do not have to be present yourself, but whoever handles the move must be over 18 and have a signed power of attorney or less formal “letter of authority”; ideally this is notarized or countersigned by a commissioned officer (probably the latter is easier to find!). If the movers say that something is damaged and you disagree, call up the PPO and/or write in a note that you “protest” in the “Remarks/Exceptions” section of your inventory.

*What do I do at the other end?*

Arrange for a drop-off date with the **PPO at your destination**. On the drop-off date, be sure to have your Household Goods Descriptive Inventory and “Pink Form” (DD Form 1840 and 1840R, the reverse side). You’ll need to sign off on DD 1840, noting any visible damage, when the goods arrive; if you notice that anything is damaged or missing afterwards, put it on DD 1840R. You must submit the Pink Form within 70 days. If for some reason you can’t be there to pick up your stuff, you can arrange to temporarily store goods up to 90 days (can be longer with special approval).

*What are other good resources?*

- Call the Household Goods Helpline at 1-800-HHG-PPTY (444-7789), M-F 0800-1700 EST.
- <http://www.sd.fisc.navy.mil/navsuphhg/> NAVSUP Household Goods homepage
- <http://www.hanscom.af.mil/JPPSO/applettext.htm> has a number of useful resources, including a Weight Estimator.
- <http://www.sd.fisc.navy.mil/hhg/> is the Household Goods site for most of the West Coast.
- <https://moversguide.usps.com/> is the official USPS moving site, which you can use to forward mail, among other things
- <http://www.pcs-tdy.com/> is a civilian site devoted to helping with military moves
- MILPERSMAN 4050 details shipment of household goods and POVs.
- The Joint Federal Travel Regulations at <http://www.dtic.mil/perdiem/trvlregs.html> has excruciating detail about when you get reimbursed for what and how. Volume 1, Chapter 5, part D is probably the most relevant for HHG moves.
- <http://www.onetouch.navy.mil/Portal/PortalCDA/DisplayPage/0,3143,userIsNull&Dtrue&pageIdentifier%253D312,00.html> [same as NAVSUP page?]

[### TDY HHG shipment??? MILPERSMAN 4050-020 states, “Shipment of a lesser weight of HHG is authorized incident to TEMDU or TEMADD per JFTR, volume 1, chapter 4, part H.” → 600 pounds for O-1 ###]

### 2.3 Learning About Your Duty Station

As you set up your travel, you’ll want to learn about your duty station so you can make arrangements for moving in. The following should be useful to anyone:

- The Navy Housing website at <http://www.housing.navy.mil/> has a number of good resources for housing and moving (such as a list of relevant publications and instructions) as well as PCSHouse, which has detailed information about major duty stations as well as a link to...
- Defense Manpower Data Center's SITES program at <http://www.dmdc.osd.mil/sites>, which has detailed information about almost every duty station, which one can also print or save in a handy "installation booklet" PDF.
- You can find information about temporary lodging online for BOQs at <http://www.navfac.navy.mil/housing/> and Navy Lodges at <http://www.navy-lodge.com/> You may also want to check out Military Living's book, *Temporary Military Lodging Around the World*. It's generally a good idea to book ahead of time. If they don't have any room, be sure to get a certificate of unavailability, so you can get reimbursed for a civilian hotel.

Some useful phone numbers, web sites, etc. for specific locations (note that Family Support Centers are often good places to start when looking for housing information, or general information about moving into an area):

- NAS Pensacola Fleet and Family Support Center: (850) 452-5990  
<http://www.naspensacola.navy.mil/ffsc/> Aviators might also want to check out <http://www.navygouge.com/> The Aviation Preflight Indoctrination Welcome Aboard packet is available off of LT MacDiarmid's website (link listed above)
- NS Newport Fleet and Family Support Center - (401) 841-2283
- NWS Goose Creek (Charleston) Family Support Center - (843)764-7480 [no packets]  
Housing - (843)764-7265
- Some useful information about bases near Seattle can be found at [http://www.ndcnw.navy.mil/new\\_page\\_1.htm](http://www.ndcnw.navy.mil/new_page_1.htm)
- Find USMC bases at <http://www.usmc.mil/marinelink/websites.nsf/unitalpha>
- Find Navy bases at <http://www.chinfo.navy.mil/navpalib/bases/navbases.html>

[###Other stuff??? Japan, San Diego, Norfolk, etc.? What was most useful?###]

### 3.0 Money Matters

#### 3.1 Pay and Benefits

You receive several kinds of pay each half-month (although, just to confuse you, all the pay tables list how much you get each full month) [pay scales are current as of June 2003]:

- Your **base pay** is your taxable salary, based on your rank and time in service. O-1's with less than two years in service get \$2183.70 a month.
- Your **Basic Allowance for Subsistence (BAS)** is \$167.20 tax-free every month, which is supposed to pay for your food.

- Your **Basic Allowance for Housing** (BAH) is a tax-free allowance to pay for non-government housing. How much you get depends on your rank, number of dependents, and the three most important things about real estate: Location, location, and location. The following are sample BAH rates for an O-1 without dependents:

*In California:*

Oakland: \$1411  
 San Francisco: \$1973  
 Santa Clara County: \$1910  
 Vallejo/Travis: \$1194  
 San Diego: \$1082  
 Lemoore: \$658  
 Camp Pendleton: \$974  
 Twenty Nine Palms: \$541  
 Bridgeport (Mtn. Warfare School): \$738

*Outside of California:*

New London (Groton), CT: \$840  
 Washington, DC: \$1149  
 Jacksonville, FL: \$703  
 Panama City, FL: \$622  
 Pensacola, FL: \$644  
 Kings Bay, GA: \$540  
 Honolulu County, HI: \$1195  
 Annapolis, MD: \$995  
 Pascagoula, MS: \$647

Camp Lejeune, NC: \$584  
 Fort Manmouth (Earle), NJ: \$1117  
 Fallon, NV: \$933  
 Ballston Spa, NY: \$701  
 Newport, RI: \$1121  
 Charleston, SC: \$817  
 Norfolk, VA: \$830  
 Quantico, VA: \$868  
 Bremerton (Bangor), WA: \$636  
 Everett, WA: \$860

- If you're overseas, instead of BAH you get **Overseas Housing Allowances** (OHA). The good news is that these allowances are often more than BAH in the States. The bad news is that this isn't "take home pay," since you don't get to keep any "extra" that doesn't go towards rent, utilities, and maintenance. (e.g. If you are allotted \$1000 for rent but only use \$800, the extra \$200 goes back to Uncle Sam.) Some sample "rent ceilings" for an O-1 without dependents (note that this is in addition to utilities and maintenance allowances):

Okinawa, Japan: \$1318.97  
 Sasebo, Japan: \$1074.40

Yokosuka, Japan: \$1590.52  
 Guam: \$1999.80

Naples, Italy: \$1389.74

- Finally, in some locations you receive a **Cost of Living Allowance/Adjustment** (COLA), designed to offset the increased cost of living in certain areas. The only COLA locations that you're likely to live in are the following (note that the percentages are the COLA, and the dollar figures are based on the "base" for an O-1 without dependents, \$2000):

Oakland, CA: 7% = \$140

San Francisco, CA: 7% = \$140

Ft. Monmouth, NJ: 1% = \$20

There is also monthly **Overseas COLA** in most non-CONUS locations (which also takes into account currency exchange rates), such as the following:

Pearl Harbor, HI: \$295  
 Yokosuka, Japan: \$788

Sasebo, Japan: \$841  
 Guam: \$361

Bahrain: \$492

Details about each of these pays can be found at <http://dod.mil/militarypay/>. Specifics about BAH, OHA, COLA, travel, and per diem are online at <http://www.dtic.mil/perdiem/>. <http://www.staynavy.navy.mil/officer/> has a lifetime pay calculator (obviously designed to impress upon you the benefits of staying in the Navy, but still useful), along with other useful information. You can find out how your pay breaks down in myPay (see section below).

One additional benefit, if you're in an urban area (such as Berkeley or Washington, D.C.): the Department of Transportation sponsors a "public transportation incentive program" which can pay for up to **\$100 of public transit per month**. You can enroll through your command (YNCS

is the coordinator for NROTC UCB) using the “Mass Transportation Benefit Application”; be forewarned that it takes between one and two months before you start actually receiving “commuter checks.” Information on the program in the D.C. area is at <http://www.dtic.mil/ref/html/ProgramSummary.html>

### 3.2 Getting Access to myPay/Leave & Earnings Statements

Your Leave and Earnings Statements (LES) are key to finding out what you’re being paid and how much leave you’ve accumulated. All LES forms and related financial information are **available online at <http://mypay.dfas.mil>** (note that DFAS is the Defense Finance and Accounting Service, who handle all military pay and entitlements). On myPay, you can also update your tax forms (such as W-2), enroll in the Thrift Savings Plan (see below), and do various other useful financial tasks.

#### *When you can access myPay*

As of 2003, you have to **wait about two pay periods** before you are “in the system”; thus, if you get your first paycheck on 1 June, you’d have to wait until 15 June to access myPay.

#### *Getting a PIN*

Also, as of June 2003, active-duty Navy personnel could not request a PIN one the web; instead, one must **fax or mail the following information to DFAS** (at (216) 522-5800 or DFAS – Cleveland/PMCAA, Attention myPay, 1240 East 9th St., Cleveland, OH 44199) in order to establish a new temporary PIN:

- Name
- SSN
- Copy of your government photo ID (If you do not have a government photo ID, you can send a copy of your driver's license or other photo ID.)
- Daytime phone number
- Signature

Within two business days (more time if you mailed your request), your PIN will be reset to the last five digits of your service (i.e. social security) number. You will not receive any notification that your temporary PIN has been reset.

#### *Support*

Customer support for myPay is available at (800) 390-2348, M-F 0700-1930 Eastern Standard Time. If you have a question about the information in myPay (as opposed to the myPay system), you can call 1-800-346-3374 or your Personnel Support Detachment (PSD).

### 3.3 Thrift Savings Plans

*What are they? Why have one?*

Thrift Savings Plans (TSPs) are the **government equivalent of 401k plans**; they are completely optional, but are a good way to invest for your retirement and future. Like 401k plans, they are **taken out of your pay before taxes, lowering your tax rate now**; also, like 401k plans (and traditional IRAs), **earnings on your money accrue tax-free** (you only pay taxes when you take money out). Unlike most civilian plans, you can also loan yourself money from your TSP (or even withdraw it without interest if you can show “financial hardship”), and withdraw the money as soon as you leave active duty (subject to a 10% “early withdrawal” penalty unless you transfer the funds into an IRA or 401k plan; note that you that you can keep your money in a TSP up until you turn 70 and a half, when you are forced to begin making withdrawals). Note that it’s a good idea to get familiar with TSPs even if you don’t plan to enroll yourself, as many of your sailors or marines may be interested in it.

*How do I sign up?*

You must sign up **within 60 days of going on active duty**; if you miss the 60-day limit, you can enroll during one of two “open seasons”: they run from April 15 to June 30, and from October 15 to December 31. To enroll, get a “TSP Election Form” (TSP-U-1) from the web at [www.tsp.gov](http://www.tsp.gov) and turn it into “the servicing pay or personnel office,” which in our case is PSD Lemoore; YNCS can help you send the forms (to Lorna O. at (559) 998-2896). You can use the same form to change the percentages of your contributions once you are enrolled. You can also find TSP information on myPay (see above for access information).

*How do I put money in my account?*

As of June 2003, you can contribute **up to 8% of your base pay, and up to 100% of incentive or special pay** to your TSP account, up to a total of \$12,000 (the “Internal Revenue Code limit”; note that these limits will increase in future years). Each pay period, the percentage you specify will be automatically deducted from your pay (before taxes) and placed in your TSP account. TSP deductions do not affect non-taxable income such as BAH. Note that to contribute incentive/special pay, you must be contributing at least some of your basic pay.

*What kinds of investments can I make?*

You have a choice of six funds among which you can distribute your money:

- G fund – short term **U.S. Treasury securities**
- F fund – **bonds**, invested in Barclays U.S. Debt Index Fund, following the Lehman Brothers U.S. Aggregate (LBA) index
- C fund – **large-company domestic stocks**, invested in Barclays Equity Index Fund, following the Standard & Poor’s 500 (S&P 500) index
- S fund – **medium and small capitalization stocks**, invested in Barclays Extended Market Index Fund, following Wilshire 4500 index
- I fund – **international stocks**, invested in Barclays EAFE (Europe, Australasia, Far East) Index Fund, following the Morgan Stanley Capital International EAFE index



More information about the funds is available at [www.tsp.gov](http://www.tsp.gov). For general financial information (such as what an “index fund” is), a good site is the Motley Fool at [www.fool.com](http://www.fool.com).

TSP accounts **default to have 100% of their money invested in the G fund**. To adjust your “contribution allocation” (i.e. what percentage of your money is in which fund), use [www.tsp.gov](http://www.tsp.gov), call ThriftLine at (504) 255-8777, or fax Form TSP-U-50, “Investment Allocation,” to the TSP Service Office at (504) 255-5199 (you can also mail forms to TSP Service Office, National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500).

### 3.4 Other Financial Institutions

A number of civilian financial institutions cater to military servicemembers and are worth checking out; here are a few:

#### *United Services Automobile Association (USAA)*

As the name suggests, USAA started off providing low-cost auto insurance to military officers, but now they’ve expanded to a full-service financial services firm, complete with banking, insurance, loans, travel, you name it. You have to be a member of the military (or a dependent of a current member) to join.

They have a great “Four Star Checking” program that is worth looking into; here’s what it provides:

- no minimum balance, no monthly fees
- automatic interest if your balance ever exceeds \$1000
- no charge for 10 ATM withdrawals per month—and they’ll even rebate you up to \$15 a month of the other bank’s fees (so you can use pretty much any ATM for free)
- free check card which earns 0.5% “cash back” on all purchases
- unlimited check writing (and they give you a bunch of free duplicate checks to start off)
- free online banking (and free online bill payment with direct deposit)

Of course, the disadvantage is that USAA only has one branch, in San Antonio—so you have to do all your deposits by mail. However, they do provide as many postage-paid envelopes as you want, and this “disadvantage” can be a good thing when you’re in the Navy (since you can send deposits anywhere that you can send mail, like from your ship). They are also known for having great customer service. Also worth checking out with USAA: insurance (fairly good rates and great claims support), loans [#### apparently they have a “special deal” for newly commissioned officers for car loans and the like??? ####], and free financial advice (call 1-800-531-4275 if you’re a USAA member). See <http://www.usaa.com> for more information.

#### *Naval Federal Credit Union (NFCU)*

A somewhat smaller organization than USAA, NFCU provides many of the same services, often with even better rates. [####Newly commissioned officer loans with 1.75% APR???####]

You must be an officer, officer candidate, or midshipman to join...however, enlisted personnel at certain commands are allowed to join. There’s also a “loophole” of sorts that allows enlisted

personnel “en route to a foreign country or on board a ship afloat outside the continental waters of the United States” to join—so bring along some application forms when you deploy in case your sailors or marines want to join up! See <http://www.nfcu.org> for more information.

#### *Navy Mutual Aid Association (NMAA)*

NMAA provides life insurance and other services, particularly to military survivors. You must be in the Navy, Marine Corps, or Coast Guard to be a member; to join NMAA, you need to take out a life insurance policy. They are especially good at providing information and services to family members of military personnel who pass away (whether on duty or afterwards). [###special 1.5% APR loan for new officers???###] See <http://www.navy mutual.org/> for more information.

#### *Navy and Marine Corps Relief Society*

The Navy and Marine Corps Relief Society can give loans and grants in emergencies, provide free money management counseling, and other fun services (such as free “Layette” Junior Seabags for newborns!). It’s unlikely that you’ll need them right after commissioning, but they’re good to know about to help your sailors/marines. Their homepage is <http://www.nmcrs.org/>

#### *First Command Financial Planning (formerly United Services Planning Association, or USPA)*

First Command is a full-service financial services firm that markets almost exclusively to military officers, senior enlisted, and their families. They primarily provide investment opportunities (such as retirement accounts) and insurance (especially “whole life” policies). They are known for being somewhat aggressive in seeking out new customers, so an agent will likely contact you once you check into your duty station. They have an unusual fee structure, where they take 50% of one’s investment for a year (i.e. a “one-year 50% load”), but then charge no fees afterwards (unless one ups the amount that one invests per month, in which case their fee is 50% of the difference for one year). Though they will try to convince you otherwise, this isn’t a very good value, as their “systematic” funds (such as Fidelity Destiny) would have to consistently provide at least 1% higher returns than an equivalent “no-load” fund to make up for the first-year loss. (Fidelity Destiny has actually *underperformed* compared to the S&P 500 both in the past three years and over the long haul.) However, First Command is an excellent choice if you want someone who is available at any time, who knows you personally, who can help you force yourself to be disciplined, and who will do the investment legwork and research for you. They know all about the military, and thus go out of their way to make things easy for you—even if you switch duty stations or go on deployment. Depending on what kind of an investor you are, they are worth checking out. Find out more at <http://www.firstcommand.com/>

### 3.5 Health Care

Once you have your ID card (and thus are signed up in the Defense Eligibility Enrollment Reporting System, or DEERS), you have access to TRICARE, which is essentially the military’s HMO. The TRICARE website is at <http://www.tricare.osd.mil/> You can check your DEERS eligibility by calling (800) 538-9552, although any major changes require going to a military pass & identification office.

The nearest military hospital to Berkeley is Travis's David Grant Medical Center. To schedule an appointment with a doctor, you first need to have one "empanelled" for you; call (707) 423-7300 to set this up. For dentists and ophthalmologists (eye doctors), you shouldn't need to do this.

To find the nearest Military Treatment Facility (MTF) or Tricare Service Center (TSC), call 1-800-242-6788

If you have dependents (a spouse and/or children), you should consider programs such as the United Concordia Companies, Inc. (UCCI) dental plan; see <http://www.ucci.com> or call 1-800-866-8499 (M-F 0800-2000 EST) for more information.

## 4.0 Once You Report

### 4.1 Checking In

Once you arrive at your permanent duty station, be sure to **get your orders endorsed right away**, to avoid getting charged leave unnecessarily; note that at most commands there should be someone available to stamp your orders even at night or on the weekend—you'll actually "check in" with Admin later, during normal weekday hours.

If you don't yet have a place to stay, try to find temporary military lodging—e.g. a BOQ. If there isn't room, get a "certificate of unavailability" so you can stay in a civilian hotel. Save your receipts: you can be reimbursed for up to ?? days of **Temporary Living Expenses (TLE)** on either end of a PCS move. [####how to do this? What forms, etc.?####]

Your command should give you specific instructions on this, but be sure to **check your health records in** with the nearest Military Treatment Facility.

### 4.2 Gouge for SWOs

...this also applies to others when they finally report to their sub/squadron:

- To avoid snafus and to make a good first impression, be sure to contact your sponsor; they should be able to answer your questions, or at least refer you to someone who can.
- When you arrive make arrangements with your sponsor to get picked up at the airport (if you're flying)—you'll either get picked up when you arrive, or you'll check into the USO and they will call your ship's duty driver.
- If your ship is underway, go to the Transient Personnel Unit (TPU) and check in.
- Note that the day you check in is a "day of duty," so be sure to find out what time/place you need to check in, and in what uniform. Ask your sponsor what uniform to wear when you check in; in the summer, you generally want to wear whites without a nametag but with ribbon(s).

- On your first day, you'll check in with your sponsor, fill out forms with Admin (especially pay, BAH, travel claims, etc.) As noted above, be sure to keep receipts and copies of your travel itinerary. Admin will probably give you a checklist of people to see.
- Fill out your TRICARE papers at your ship's medical clinic; you will turn in your medical and dental records as well.
- As you run around the ship checking in with people, be sure to bring a folder or briefcase to hold your paperwork, and bring along lots of black pens!
- Arrange with your department head for a day when you can stay home to receive your household goods (HHG) shipment.
- Set goals for yourself. Discuss your short (e.g. PQS, learning your way around the ship, meeting your division), medium, and long-term goals with the XO and CO.
- Pack light. Don't bring too much stuff aboard on your first day, as there won't be anywhere to put it, and you'll be running around anyway...just bring the essentials.

#### 4.3 Gouge for Submariners

After you're done with TAD, you'll be reporting directly to Nuclear Power School at NNPTC, the Navy Nuclear Power Training Command. See the separate document, "Surviving Nuke School," for more information.

[### Gouge for flight school? BUD/S? ###]

#### 4.4 Professional Education and Development

The following are some ways to enhance your development as a naval officer:

##### *Join Professional Organizations and Do Professional Reading*

Perhaps the best-known Naval professional organization is the United States Naval Institute, which publishes the monthly magazine *Proceedings* (among other books and periodicals). Of all the Navy-themed periodicals, *Proceedings* is perhaps the most useful for a JO; articles range from big-picture policy proposals to inspirational leadership sea stories to tips on conning certain ship classes. Plus, what other magazine has advertisements for laser-guided missiles? See <http://www.usni.org/Proceedings/proceedings.html> for more information.

Some other organizations and publications to check out: First, each warfare community has its own official publication, as well as publications put out by professional organizations. For example, submariners have *Undersea Warfare* (the official Navy submarine publication, see <http://www.chinfo.navy.mil/navpalib/cno/n87/mag.html>) and *The Submarine Review* (put out by the Naval Submarine League, at [http://www.navalsubleague.com/sub\\_review/submarine.htm](http://www.navalsubleague.com/sub_review/submarine.htm)). Aviators have *Naval Aviation News* (official Naval aviation info, <http://history.navy.mil/branches/nhcorq5.htm>), *The Hook* (put out by the Tailhook Association, which covers fixed-wing carrier aviation, <http://www.tailhook.org/hookmag.htm>), and can also join the Association of Naval Aviation (<http://www.anahq.org/>). SWOs have the official *Surface Warfare* (<http://www.navsea.navy.mil/swmagazine/>) and can join the Surface Navy Association

(<http://www.navysna.org/>). Second, there are a host of other organizations and periodicals that cater to current or former military officers, such as *Sea Power* (put out by the Navy League, [http://www.navyleague.org/sea\\_power/](http://www.navyleague.org/sea_power/)), *The Naval War College Review* (which publishes more academic articles; <http://www.nwc.navy.mil/press/Review/aboutNWCR.htm>), and the Women Officers Professional Organization (<http://www.wopa.org/>). Finally, both the MCPON and CNO have put out professional reading booklists, which include a number of classic naval texts as well as more recent leadership and management books, at <http://www.chinfo.navy.mil/navpalib/mcpon/readgide.html>, <http://www.usna.edu/Library/Cnoread.html>, and <http://www.chinfo.navy.mil/navpalib/cno/reading.html>.

### *Stay Well-Informed*

Reading a newspaper or news magazine on a semi-regular basis can keep you informed about world events that shape the military as well as local events that affect your sailors. One useful resource for keeping up-to-date on military news is the “Current News **Early Bird**,” a compilation of the day’s news stories which involve the military, available at <http://ebird.afis.osd.mil/>.

### *Check Out Career Opportunities*

Even though you won’t be looking for shore duty locations right away, it can’t hurt to know what kinds of options exist. *Link/Perspective* (<http://www.bupers.navy.mil/periodicals/link-perspective/Link-Perspective.htm>) is the official BUPERS bulletin, which includes a section for each warfare community; it’s a good way to get a “heads up” on what kinds of career and education opportunities there are. Also see your detailer’s website, listed in section 1.1 above, for more career information. You should be contacting your detailer about one year before you expect to leave your first sea command, to start discussing your options and make sure your paperwork is in order.

### *Get a Master’s Degree*

Whether or not you decide to stay in the Navy, a Master’s degree can help you succeed. Pretty much all officers are expected to obtain one at some point in their career, and many businesses will pay a premium for employees who have advanced education. Furthermore, if there is a subject that you find intellectually stimulating, a master’s degree can help you explore that subject. Listing the many graduate education opportunities in the Navy is beyond the scope of this document, but for more information, a good starting point is BUPERS 440’s website at <http://www.persnet.navy.mil/pers440/>

## 4.5 Leading Your Division

When you finally check in, here are some useful resources to consult:

- LT Purdy’s excellent “How to Be a Division Officer” is available on the battalion website at [http://navyrotc.berkeley.edu/focsle/purdy\\_how\\_to\\_be\\_a\\_divo.pdf](http://navyrotc.berkeley.edu/focsle/purdy_how_to_be_a_divo.pdf)
- [###other good junior officer guides, etc??###]

This document is maintained online at <http://www.lukeswartz.com/nrotc/>