

# Know your resources

By Nancy Russell  
Joint Staff J7 Joint Knowledge Online



## Transition assistance available around the clock through Joint Knowledge Online

In addition to classroom training, the Transition GPS Virtual Curriculum is available 24/7 on Joint Staff J7 Joint Knowledge Online with 10 web-based courses, complete with tools and templates. These courses are accessible to you and your spouse with a CAC or user login. The online courses cover key issues and considerations for transition planning, financial planning, translating military experience and skills to the civilian sector, Veterans Affairs benefits, Department of Labor employment workshop and development of an Individual Transition Plan. Optional training tracks include courses specifically created to help learn about accessing higher education, technical training or starting a business.

Transition GPS courses on JKO ensure accessibility for all servicemembers and their

families. It doesn't replace in-person transition classes, but it is unique in providing perpetual, 24/7 access to training courses, tools and resources for integrated planning throughout the military life cycle. It also provides the opportunity to return and reuse support resources over and over to update career planning and individual transition plans. The Transition GPS courses hosted on JKO contain resource documents that you can access through the "resource" button while you are in the Transition GPS courses. These same resource documents are also available in your "announcements/links" tab on JKO, so you don't have to be in a course just to access the resource files.

"The best thing about TGPS online courses on JKO is that I can always revisit the curriculum at a later date on my own time," Army veteran Jacquem "JT" Spratley said of

the online courses. "During my transition in 2015, the Army TGPS program, Soldier for Life - Transition Assistance Program, included a mandatory two-week course covering VA benefits, finances, employment and other transition tips and optional two-day workshops for finding technical training, how to leverage your GI Bill benefits for college, and federal employment. At a later time, I can always revisit that same information and call the SFL-TAP center from [sfl-tap.army.mil](mailto:sfl-tap.army.mil) if I need further assistance.

"More veterans need to be aware of JKO and the amount of information available within these online courses," Spratley said. Spratley completed his degree in information technology and management at Syracuse University, where he supported the Student Veterans Organization as a web designer.

### TRANSITION GPS COURSES ON JKO

**TGPS- US001 Transition Overview - Resilient Transitions**

**TGPS- US002 MOC Crosswalk**

**TGPS- US003 Personal Financial Planning for Transition**

**TGPS- US004 Transition DOL Employment Workshop**

**TGPS- US005 Federal Employment Resources**

**TGPS- US006 VA Benefits I Resources**

**TGPS- US007 VA Benefits II Resources**

**TGPS- US008 Career Technical Training Track**

**TGPS- US009 Accessing Higher Education Track**

**TGPS- US010 Entrepreneur Track**

## WORKING WITH EXPERIENCED LENDER EASES VA LOAN PROCESS

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costs for you. An experienced agent can help guide you through the negotiations to get the right house at the right price.

As you're shopping, keep in mind that you should budget for fees other than just the listing price of homes and associated monthly payments. "Budgeting for expenses like home inspection fees, surveys and appraisals helps eliminate the sticker shock of purchasing a new home," Gardner said. "It's important to remember that items like taxes and insurance are escrowed and depending on the area these could be really significant expenses."

Once you submit an offer and it is ac-

cepted, your agent will provide you with a list of property inspectors who will physically inspect your new home and highlight any issues that need to be addressed.

**Processing and underwriting:** The moment your sales contract is signed by both you and the seller, the clock begins to tick. Most sales contracts allow for a 30-day closing period, but may be adjusted depending upon your agreement with the seller.

Your lender will order a property appraisal to support the sales price and obtain a copy of the property's title report. Your loan is now "in process" and you will work with both your loan officer and loan processor. The processor prepares the file for final underwriting.

Once the underwriter determines that your loan meets the required VA guidelines, your loan is forwarded to the closing department.

**Closing and funding:** The closing department prepares your loan documents and sends your loan papers electronically to your settlement agent who will oversee the closing. The settlement agent will prepare a Closing Disclosure statement. This is a form that accounts for all the charges, deposits and credits associated with your loan closing and itemizes any and all costs for which you're responsible and tallies the final amount needed from you to close.

When asked what she wished she knew when using her VA loan, current loan officer with NBKC bank and veteran spouse Amy Stuhr Paterson said, "You may be exempt from having to pay the VA Funding Fee." The VA Funding Fee is an administrative fee that is typically 1 percent of the loan value. "Veterans who receive compensation for a

service-related disability are exempt from paying the VA Funding Fee, which results in significant savings."

At your closing, you will review, initial and sign your final closing papers and provide the amount needed to close your VA loan. Your settlement agent will follow the closing instructions issued by your lender and forward the signed documents to the funding department.

The "funder" will make sure the settlement agent is following the instructions to the letter and the release your funds to the settlement agent. Congratulations, you're a homeowner!



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