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Are You a Veteran Dealing With
Money Challenges?

Is It Worth It To Enlist In The
Military?

**VETS
HIRED**
EMPLOYMENT GUIDE

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SEABOARD MARINE: **DELIVERING EXCELLENCE ACROSS** **THE AMERICAS**

Seaboard Marine, a regional leader in ocean transportation, has been at the forefront of international trade for over four decades. Headquartered in Miami, Florida, the company connects businesses and communities throughout the Americas and the Caribbean Basin. With a firm commitment to customer satisfaction, operational efficiency, and community engagement, Seaboard Marine continues to set benchmarks for excellence and higher industry standards.

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A recent highlight includes our partnership with veteran-focused initiatives such as Vets Hired, which provides employment opportunities for those transitioning from military service. By contributing to these programs, we strive to uplift future employees and foster positive growth within the communities we serve.



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ARE YOU A VETERAN DEALING WITH MONEY CHALLENGES?

Transitioning from military to civilian life can be a rewarding but challenging journey. For many veterans, financial stability is one of the most significant hurdles. Between adjusting to new employment circumstances, managing debt, or navigating benefits, the road to financial wellness can feel overwhelming. If you're a veteran dealing with money challenges, this guide offers actionable steps and resources to help you regain control and build a stable financial future.

Understanding the Common Financial Challenges Veterans Face

Veterans often encounter unique financial struggles, including:

1. Employment Transition

Transitioning to civilian work can lead to periods of unemployment or underemployment. The skill gap between military roles and civilian job requirements can create financial strain, especially if the transition takes longer than expected.

2. Debt Management

Deployment or frequent relocations can lead to unplanned expenses, making it difficult to maintain a budget or pay off debts. Many veterans also face high-interest loans or credit card debt accumulated during service.

3. Navigating Benefits

While the Department of Veterans Affairs (VA) offers various financial benefits, understanding and accessing them can be complicated. Delays in benefits processing or misunderstandings about eligibility can exacerbate money issues.

4. Mental Health and Financial Wellness

Conditions like PTSD or anxiety can impact decision-making and lead to financial mismanagement. Seeking help for these issues is crucial for overall well-being.

Steps to Take Control of Your Finances

1. Assess Your Financial Situation

Start by taking a clear and honest look at your financial health. List your income sources, expenses, debts, and savings. This will help you understand where your money is going and identify areas for improvement.

2. Leverage Available Benefits

The VA offers programs specifically designed to support veterans, such as:

- **Veterans Pension Program:**
Provides financial assistance to low-income veterans.
- **VA Home Loans:**
Offers favorable terms for buying or refinancing a home.
- **GI Bill:**
Can help cover education and training costs to improve employment opportunities.

3. Seek Employment Assistance

Utilize resources like the **Veterans Employment Center** or programs such as **Hire Heroes USA** to find job opportunities tailored to your skills. Many organizations offer free resume-building services, interview coaching, and job placement programs.

4. Create a Budget

Budgeting is a powerful tool to take control of your money. Use apps or templates to track your spending, prioritize essential expenses, and allocate funds for savings or debt repayment.

5. Tackle Debt Strategically

- Focus on high-interest debt first, such as credit cards.
- Consider consolidating loans for lower interest rates.
- Seek free financial counseling through organizations like **Military OneSource** or the **National Foundation for Credit Counseling (NFCC)**.

6. Build an Emergency Fund

Life is unpredictable, and having a financial safety net can reduce stress. Start small, aiming to save \$500 to \$1,000, and gradually build toward three to six months' worth of expenses.

Resources for Financial Support

1. Operation First Response

This nonprofit provides emergency financial relief to veterans facing unexpected hardships.

2. The American Legion

Offers temporary financial assistance for basic needs like food, utilities, and rent.

3. Military OneSource

Provides free financial counseling tailored to the unique needs of veterans.

4. Disabled American Veterans (DAV)

Helps veterans navigate the VA benefits system and provides additional resources for financial aid.

5. USA Cares

Offers grants to veterans for housing assistance, job training, and emergency needs.

Conclusion

Financial challenges can feel isolating, but as a veteran, you're not alone. Numerous programs, organizations, and resources are dedicated to helping you regain financial stability. By taking proactive steps, leveraging available benefits, and seeking guidance when needed, you can overcome these obstacles and build a secure financial future. Your service to the country deserves recognition and support, and that includes helping you achieve peace of mind with your finances. Take advantage of the tools and resources available, and remember that help is just a call or click away.



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December 18, 2024	National	Government / Engineering & Defense
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February 06, 2025	National	National Veterans Fair
February 27, 2025	National	Transportation & Logistics
March 18, 2025	National	Business Development & Sales
April 10, 2025	National	Construction & Renewable Energy
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IS IT WORTH IT TO ENLIST IN THE MILITARY?



Deciding whether to enlist in the military is a significant life choice. For many, the military offers unparalleled opportunities, discipline, and a sense of purpose. However, it's not a decision to be taken lightly, as it comes with unique challenges and sacrifices. To determine if enlisting is worth it for you, it's essential to weigh the benefits against the potential drawbacks and align them with your personal goals and values.

The Advantages of Military Service

1. Education and Training

The military offers extensive education benefits, such as the GI Bill, which can cover tuition for higher education and vocational training. Additionally, service members gain access to specialized training in fields like technology, engineering, medicine, and logistics, often at no cost. These skills can be highly marketable in the civilian job market.

2. Financial Stability and Benefits

Enlisting provides a steady income, housing allowances, and comprehensive healthcare for service members and their families. Retirement benefits, such as the Thrift Savings Plan (TSP) and pensions after 20 years of service, can offer long-term financial security.

3. Career Opportunities

The military is more than combat roles. It offers diverse careers, including engineering, cybersecurity, aviation, healthcare, and administration. These roles can provide experience and credentials that are valuable in civilian industries.

4. Personal Growth

Service members often develop leadership, teamwork, and discipline. The military fosters resilience and confidence, equipping individuals with life skills that extend beyond their service.

5. Travel and Adventure

The military offers opportunities to travel worldwide, experience different cultures, and participate in unique adventures that few civilian careers can match.

Challenges to Consider

1. Physical and Emotional Demands

Military service can be physically grueling and mentally taxing. Long hours, rigorous training, and the potential for deployment to dangerous areas can take a toll on both service members and their families.

2. Sacrifices in Personal Life

Frequent relocations and extended time away from loved ones can strain personal relationships. Service members often miss important milestones, holidays, and family events.

3. Risk of Injury or PTSD

Enlisting comes with inherent risks, particularly for those in combat roles. Physical injuries, mental health challenges, and post-traumatic stress disorder (PTSD) are realities many veterans face.

4. Strict Hierarchy and Rules

The military operates under a rigid chain of command and requires adherence to strict rules and protocols. This structure may not suit everyone's personality or preferences.

5. Commitment and Lack of Flexibility

Enlistment contracts are binding, typically lasting four to six years, with additional time in the reserves. This commitment limits your ability to change careers or pursue other opportunities during this period.



Is It Worth It for You?

The answer depends on your goals, values, and circumstances. Consider the following:

- **What are your long-term goals?**

If you value education, job training, and financial stability, the military could be a strong fit.

- **Are you ready for the challenges?**

Military life requires resilience, adaptability, and a willingness to sacrifice certain freedoms.

- **Do you thrive in structured environments?**

The military's discipline and hierarchy appeal to some, but it may feel restrictive to others.

- **Do you value serving your country?**

Patriotism and a desire to contribute to something larger than yourself can make the sacrifices worthwhile.

Conclusion

Enlisting in the military can be a life-changing decision, offering unmatched opportunities for personal and professional growth. However, it also demands significant sacrifices and a willingness to face unique challenges. To determine if it's worth it for you, carefully consider your priorities, consult with current or former service members, and weigh the benefits against the demands.




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The best Engineering Careers For Women Veterans



Women veterans possess a unique blend of skills, discipline, and experience that make them highly valuable in the workforce, particularly in engineering fields. With the increasing emphasis on diversity and inclusion, engineering offers rewarding career opportunities for women veterans, allowing them to apply their military experience to solve complex problems and contribute to cutting-edge innovations. Here are some of the best engineering careers tailored to the strengths and potential of women veterans.

1. Civil Engineering

Civil engineering focuses on designing and constructing infrastructure like roads, bridges, and buildings. Women veterans often excel in this field because of their leadership experience, logistical skills, and ability to manage large-scale projects—qualities honed during their service.

Why it's a great fit:

- Opportunities to work in both public and private sectors.
- Projects that create a lasting impact on communities.
- High demand for skilled engineers with strong problem-solving abilities.

How to get started:

- Obtain a degree in civil engineering.
- Pursue certifications like Professional Engineer (PE) or Fundamentals of Engineering (FE).
- Leverage military experience in planning and construction roles.

2. Mechanical Engineering

Mechanical engineering involves designing, analyzing, and manufacturing mechanical systems. Women veterans with technical experience, such as maintaining military equipment or machinery, are well-suited for this career.

Why it's a great fit:

- Strong job prospects in industries like automotive, aerospace, and energy.
- Opportunities to work on innovative projects, including renewable energy and robotics.
- Transferable skills from military technical training.

How to get started:

- Enroll in a mechanical engineering program.
- Consider hands-on training through internships or apprenticeships.
- Explore certifications like Certified Engineering Technician (CET) for specialized roles.

3. Electrical Engineering

Electrical engineering focuses on developing and maintaining electrical systems, from power grids to advanced electronics. Women veterans with experience in communications or electronic warfare can seamlessly transition into this field.

Why it's a great fit:

- High demand for expertise in renewable energy, telecommunications, and electronics.
- Direct application of military skills related to electronics and systems maintenance.
- Opportunities to work in emerging technologies like electric vehicles and IoT.



How to get started:

- Earn a degree in electrical engineering.
- Gain experience in sectors like utilities, defense, or technology.
- Obtain certifications such as Certified Electronics Technician (CET).

4. Software Engineering

Software engineering is ideal for women veterans interested in technology and problem-solving. This field involves designing, developing, and testing software systems, offering excellent flexibility and opportunities for remote work.

Why it's a great fit:

- Fast-growing field with diverse applications across industries.
- High earning potential and opportunities for career advancement.
- Flexible work environments that accommodate veterans' needs.

How to get started:

- Learn programming languages such as Python, Java, or C++.
- Take advantage of veteran-specific training programs, such as VET TEC or coding bootcamps.
- Obtain certifications like Certified ScrumMaster (CSM) or AWS Certified Solutions Architect.

5. Environmental Engineering

Environmental engineering focuses on solving environmental challenges, such as pollution control and sustainable development. Women veterans who are passionate about protecting natural resources and creating a greener future can find fulfilling careers in this field.

Why it's a great fit:

- Growing demand for expertise in renewable energy and environmental conservation.
- Opportunities to work on meaningful projects that address climate change.
- Roles in government, private firms, and nonprofit organizations.

How to get started:

- Obtain a degree in environmental engineering or related fields.
- Pursue certifications such as Leadership in Energy and Environmental Design (LEED).
- Apply military experience in logistics and planning to environmental challenges.

Conclusion

Engineering is a promising and fulfilling career path for women veterans. It combines the problem-solving, technical, and leadership skills developed during military service with opportunities to create meaningful, lasting contributions to society. With the right education, certifications, and support, women veterans can thrive in engineering fields that align with their strengths and aspirations.



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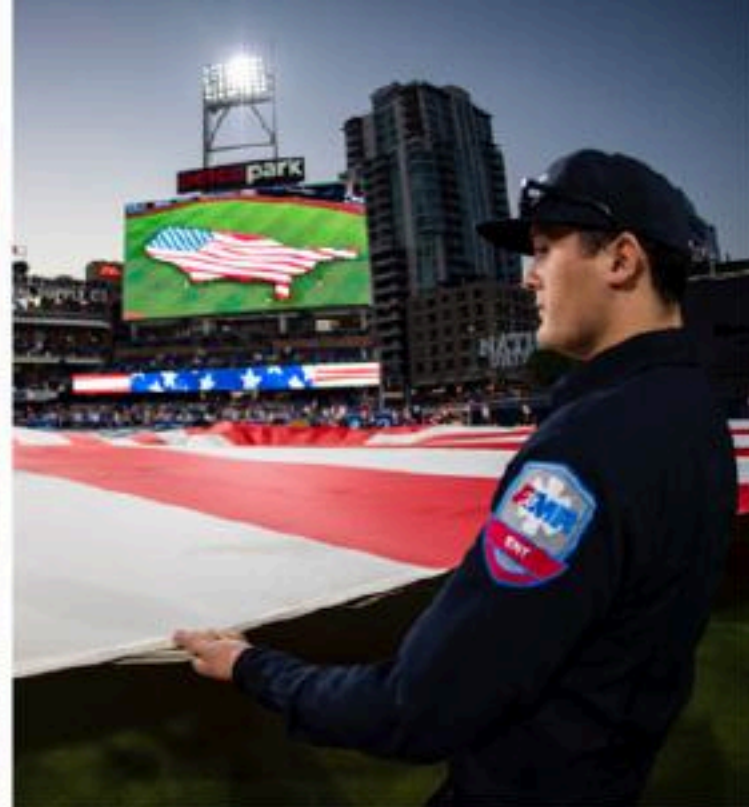
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TOP COMPANIES IN AMERICA THAT ARE CURRENTLY HIRING VETERANS

Transitioning from military service to civilian life comes with unique challenges, especially when it comes to finding the right job. However, many companies recognize the value veterans bring to the workplace, including their discipline, leadership, and problem-solving skills. These organizations not only actively hire veterans but also offer support programs to help them succeed. Here are ten top companies committed to hiring and empowering veterans.

1. Amazon

Amazon is a leader in veteran hiring, offering roles in operations, technology, logistics, and management. The company's **Warriors@Amazon** program provides mentoring and networking opportunities for veterans and military spouses.

- **Why It's Great for Veterans:** Leadership opportunities, diverse roles, and support through military transition.
- **Veteran Support:** Dedicated hiring initiatives and training programs like the **Amazon Military SkillBridge Program**.

2. Boeing

As one of the largest aerospace companies, Boeing values the technical expertise and teamwork veterans bring. Veterans can find roles in engineering, manufacturing, cybersecurity, and project management.

- **Why It's Great for Veterans:** Opportunities to work on cutting-edge technology.
- **Veteran Support:** The **Boeing Veterans Transition Program** helps service members adjust to corporate roles.

3. Lockheed Martin

Lockheed Martin, a global leader in defense and technology, actively recruits veterans for roles in engineering, cybersecurity, and operations. Their mission aligns closely with many military values.

- **Why It's Great for Veterans:** Familiarity with defense-related work.
- **Veteran Support:** Offers mentoring, career development, and partnerships with military transition programs.

4. JPMorgan Chase & Co.

JPMorgan Chase values the discipline and integrity veterans bring to the finance industry. Their **Military Pathways Program** helps veterans transition into roles ranging from financial analysis to IT.

- **Why It's Great for Veterans:** Structured transition programs and leadership roles.
- **Veteran Support:** Dedicated military hiring team and employee resource group for veterans.

5. Verizon

Verizon is known for its commitment to hiring veterans for roles in technology, customer service, and management. The company provides an inclusive environment for former service members.

- **Why It's Great for Veterans:** Strong emphasis on teamwork and problem-solving.
- **Veteran Support:** Military discount programs and specialized training initiatives.

6. USAA

USAA, a financial services company tailored for military members and their families, actively recruits veterans to support its mission. Roles include customer service, IT, and financial advising.

- **Why It's Great for Veterans:** Shared values and understanding of military life.
- **Veteran Support:** Career development and an inclusive workplace culture.

7. General Electric (GE)

GE hires veterans for roles in engineering, manufacturing, and technology. The company appreciates the leadership and technical skills veterans bring to the table.

- **Why It's Great for Veterans:** Access to advanced training and career progression opportunities.
- **Veteran Support:** The GE Veterans Network fosters career growth and community.

8. Wells Fargo

Wells Fargo has a long history of supporting veterans in finance, customer service, and IT roles. Their **Veterans Employment Transition (VET) Program** offers tailored support.

- **Why It's Great for Veterans:** Flexible work options and career growth.
- **Veteran Support:** Networking groups and professional development resources.

Conclusion

These top companies recognize the unique value veterans bring and are committed to helping them succeed in their civilian careers. From structured transition programs to veteran-focused mentorship, these organizations go beyond simply hiring veterans—they provide the tools and support needed for long-term success.

If you're a veteran ready to enter the civilian workforce, consider exploring opportunities at these companies. With your skills, experience, and dedication, you can make a significant impact in any of these organizations.

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THE UPSIDE OF JOBS YOU'RE OVERQUALIFIED FOR

Taking a job you're overqualified for might not seem like an ideal career move. After all, it can feel like a step backward when you know you have the skills and experience for a higher-level role. However, there are compelling reasons to consider such positions, as they often offer hidden opportunities that can benefit your personal and professional growth. Here's a look at why overqualification doesn't always mean settling and how these roles can open doors to new possibilities.

1. Opportunities to Learn New Skills

Even if you're overqualified for a job on paper, it doesn't mean there's nothing to learn. Different companies and roles often come with unique tools, systems, or approaches to problem-solving that can expand your expertise.

For example, working in a smaller organization might give you exposure to cross-functional tasks that weren't part of your previous high-level position. You could learn skills in marketing, budgeting, or team management that make you more versatile in the long run.

2. Building Relationships and Expanding Networks

Taking a job where you're overqualified allows you to connect with a new group of colleagues, managers, and industry professionals. Networking is one of the most valuable aspects of any job, and building relationships in a fresh environment can open unexpected doors.

A job in a new industry or company might help you meet key players who could offer mentorship or lead you to a dream role in the future. Being seen as highly skilled or experienced within a team can also enhance your reputation, making others more likely to recommend you for promotions or external opportunities.

3. Boosting Confidence and Gaining Job Stability

Sometimes, stepping into a role where you feel fully capable can help rebuild your confidence, especially if you've experienced setbacks such as layoffs or career changes. Knowing you can excel without constant pressure allows you to focus on refining your craft and regaining a sense of job stability.

Such positions can also serve as a safety net during uncertain times. If you're transitioning careers, entering a new industry, or relocating, a job you're overqualified for can provide a steady income while you adjust to new circumstances.

4. Work-Life Balance

Higher-level roles often come with greater responsibilities and longer hours. Taking a less demanding job that aligns with your skills can give you more time to focus on personal goals, hobbies, or family life.

For example, if you've spent years climbing the corporate ladder, stepping into a role that doesn't require late-night emails or high-stakes decision-making can help you recalibrate and find a healthier work-life balance.

5. Room for Innovation and Leadership

Being overqualified means you're bringing valuable experience to the table. You might identify ways to improve processes, streamline operations, or mentor junior colleagues. Your insights can help elevate the team and even lead to informal leadership roles, showcasing your abilities without the pressure of a title.

If you demonstrate initiative and deliver results, you may also create opportunities for upward mobility. Employers often recognize and reward those who exceed expectations, even in entry- or mid-level roles.

6. Easier Transition into a New Field

If you're pivoting to a different industry, starting in a role where you're overqualified can be a strategic move. Employers in a new sector might hesitate to hire someone without direct experience for senior positions. Accepting a lower-level job can help you break into the field, gain relevant expertise, and build a foundation for advancement.

For instance, a marketing executive switching to the tech industry might start as a project manager to learn the nuances of the field before pursuing leadership roles.

Conclusion

Being overqualified for a job isn't necessarily a drawback—it's an opportunity. These roles can offer a chance to learn, grow, and achieve balance in ways that might not be possible in high-pressure positions. Whether it's building networks, gaining new skills, or preparing for a career pivot, taking a role below your qualifications can sometimes be the smartest move for your long-term success.

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WHY DO COMPANIES WANT YOU BACK IN THE OFFICE?



The COVID-19 pandemic revolutionized the workplace, pushing companies and employees into a widespread remote work experiment. For many, this shift proved successful, leading to increased flexibility and productivity. However, as the world recovers, numerous companies are now encouraging or even mandating employees to return to the office. But why, after the proven effectiveness of remote work, are companies so eager to bring employees back? The reasons lie in collaboration, culture, control, and long-term strategy.

1. Enhanced Collaboration and Creativity

One of the most cited reasons for bringing employees back to the office is to foster collaboration and innovation. While remote tools like Zoom, Slack, and Microsoft Teams have kept teams connected, they cannot fully replicate the spontaneous interactions that happen in a shared workspace.

For example:

- **Impromptu Brainstorming:** Quick conversations at desks or during coffee breaks often spark creative ideas.
- **Team Synergy:** In-person collaboration allows team members to read nonverbal cues, fostering stronger connections and understanding.

For roles that rely heavily on brainstorming, problem-solving, or cross-departmental collaboration, face-to-face interactions can lead to faster and more innovative outcomes.

2. Strengthening Company Culture

Company culture plays a crucial role in employee engagement, productivity, and retention. Remote work can dilute the sense of belonging and shared purpose that physical office spaces often cultivate.

- **Onboarding New Hires:** In-person environments help new employees understand the company culture and build relationships more effectively.
- **Team Bonding:** Casual interactions, team lunches, and office events create a sense of camaraderie that strengthens workplace relationships.
- **Shared Identity:** Being physically present reinforces a collective mission and values that are harder to sustain remotely.

By bringing employees back, companies aim to rebuild a cohesive and vibrant work culture that can be challenging to maintain through screens.

3. Oversight and Productivity Concerns

Although many employees reported being more productive while working remotely, not all roles or individuals thrive in a remote setup. Some employers are concerned about:

- **Accountability:** Managers may feel they lack visibility into employee activities, making it harder to gauge effort and progress.
- **Distractions at Home:** Personal responsibilities and environmental factors can hinder productivity for some remote workers.
- **Team Dynamics:** Remote work can sometimes lead to communication gaps or delays in decision-making.

Having employees in the office allows managers to provide real-time feedback and oversight, ensuring alignment with company goals.

4. Facilitating Professional Growth

In-office settings offer unique opportunities for mentorship, skill development, and career advancement that remote environments often struggle to replicate.

- **Mentorship:** Informal interactions between senior leaders and junior employees are more likely to happen in person.
- **Learning by Observation:** Watching how colleagues handle challenges or interact with clients can provide valuable learning experiences.
- **Networking Opportunities:** Being physically present increases visibility and access to influential stakeholders.

For employees looking to grow within their organizations, returning to the office may provide essential career-building opportunities.

5. Utilizing Office Investments

Many companies have invested heavily in office spaces, technology, and infrastructure. Empty offices represent a sunk cost that can't be ignored.

- **Cost Justification:** Businesses want to maximize the return on investment in office leases and facilities.
- **Community Hubs:** Offices serve as central hubs for meetings, events, and collaboration, reinforcing their importance as a business asset.

Encouraging employees to return to the office ensures these investments are being fully utilized, aligning with financial and operational priorities.

Conclusion

The push to return to the office isn't just about nostalgia for pre-pandemic norms—it reflects a strategic focus on collaboration, culture, and alignment with organizational goals. While remote work offers undeniable benefits, the physical office remains a cornerstone for fostering innovation, professional growth, and team cohesion.

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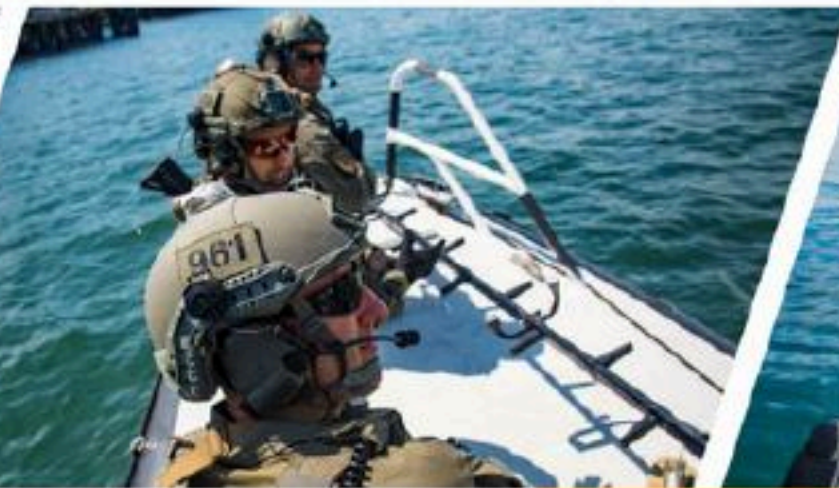
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