30-Day Financial Transition Checklist

Leaving the military can change your income, benefits, and expenses quickly. Use this checklist to track what needs your attention during your first 30 days.

Week 1 | Know What's Due

- ☐ List your must-pay bills and due dates for the next 30 days.
- ☐ Add new expenses from moving or setting up your household.
- ☐ Prioritize what needs to be paid first.

Week 2 | Track Income & Benefits

- ☐ Confirm when your first civilian paycheck will arrive.
- ☐ Check the timing of GI Bill payments, VA compensation, or other expected benefits.
- ☐ Compare income dates with bill due dates and look for gaps.

KEEP IN MIND: Civilian pay schedules may be different from military pay, and some benefit payments can take time to process.

Week 3 | Adjust Early

- ☐ Pause or reduce non-essential expenses where you can.
- ☐ Review subscriptions and recurring charges.
- ☐ Contact creditors or service providers early if you may have trouble making a payment.

Week 4 | Look Ahead

- ☐ Review how your income and expenses have changed.
- ☐ Identify new costs you didn't have while serving.
- ☐ If your budget allows, decide what you can realistically begin setting aside.

Need Support?

Access free financial counseling for Veterans and military families at VeteranSaves.org/Help.

Want to Set a Goal?

Take the Veteran Saves Pledge and choose a savings goal that fits where you are right now at VeteranSaves.org/Pledge.