Welcome to day one of the 2018 virtual military spouse symposium and the first session in your Be Your Own Boss track. My name is Eddy Mentzer and I lead the spouse education and career opportunities program, commonly referred to as SECO, the host for this week’s symposium. Yesterday we kicked off the symposium with a keynote by Shawn Martinbrough, the critically acclaimed artist behind Black Panther comic and many other graphic novels and comics. Shawn shared his career path and it was a great session. If you did not hear Shawn, you can head over to the SECO Facebook page to hear his presentation. One of the best parts of these sessions are the questions and comments in the chat pod. As a military spouse myself I know how valuable peer sharing can be so join us over there, ask your questions, and share your experiences. Our next speaker is Mr. Ray Milano, Deputy Associated Administrator of the Office of Veteran’s Business Development for the U.S. Small Business Administration. Mr. Milano is going to talk about the wide range of small business administration programs and services available to start and grow your business and how, when, and why to use them. Welcome Ray.

Thanks Eddy, I appreciate it. Welcome everybody, thanks for joining the symposium. Again, my name is Ray Milano with the U.S. Small Business Administration. As Eddy mentioned, this is the first of three modules we’ll be doing, one today, one tomorrow, and one the following day. Today we’re going to focus on how to navigate the resources and programs available to you. One thing we will not be covering in depth is financing your business, but I should let you know tomorrow is gonna be a whole module at the same time on financing and how to find financing, how to identify financing, and the different types of financing for your business. So that will be covered tomorrow, and then the final day we’ll have some people that have been there and done that. We’ll have some military spouses that are in business, that have used our programs, that have navigated the landscape, and they'll be providing their tips and tactics and talk about their success. With that, we'll get started. I should also say that I am monitoring the general chat, so although I can't here you, if you put your questions in the chat I'll be monitoring them, and I will answer your questions as I see them as they pop up. And we'll have some time at the end to answer questions. So SBA's Office of Veteran's Business Development, our job is to empower veteran entrepreneurship. And when I say veteran, for the remainder of this module, military spouse is included in everything I say. So military spouse, veteran, National Guard and Reserve, family members, they all are covered when I say veteran as I go through this. So military spouses are eligible, everything I talk about as I go forward. Some of the priorities of SBA's Office of Veterans Business Development are counseling and
training, access to capital, access to Federal contracting, and commercial market opportunities, we do some policy formation, and then we host National Veterans Small Business Week every year. I should say that National Veterans Small Business Week this year will be the week of November fifth. So definitely put that on your radar screen. A lot of what we talk about today is gonna be about the counseling and training. We have a lot of programs and resources out there, it can get overwhelming, which resource to use, at what time, what they’re best for, when you should reach out to a mentor et cetera. And those are the subjects I’ll be talking about today. The one thing I want everybody to take away with today, if there is one thing, is that entrepreneurship is a team sport. It’s something that you cannot do on your own. You can try, but I guarantee you most of the successful entrepreneurs and small business owners out there have a strong solid team behind them. And all the resources I talked to you about today are already part of your team, you just need to reach out with them and connect with them. And all of the resources that I talk about today 99% of them are at no cost to you, they're totally free to you to utilize. So again entrepreneurship is a team sport, we're already part of your team, alls you need to do is reach out to us. And I’m going to show you how to do that today.

SBA, we’re a Federal agency, but if you think about SBA a lot of people think about loans or government contracting, but when you hear SBA I want you to think about the 1400 locations and over 12,000 business advisors and counselors and mentors across the country that we work with. So it’s not just SBA as a Federal entity, we have a lot of partners and grantees across the country that we work with. We do have 68 district offices, we have an office in every state across the country. So that is your hub for SBA in every state. But we also work with other Federal agencies, whether it’s the Department of Labor, whether it’s the Department of Defense, whether it’s the VA, we work with our resource partners, we have veteran business outreach centers, small business development centers, SCORE, and we have other grantees that you may have heard of, like Bunker Labs or Hiring Our Heroes and U.S. Chamber Foundation, et cetera. So we’re going to walk through this, but the one thing you should think about when we talk about our partners, again 1400 locations across the country, over 12,000 business advisors. And we are overseas I know this is international, so when we talk about our Boots to Business program, we do host Boots to Business overseas in over 35 installations OCONUS. And we'll talk about that going forward. So when we talk about our partners, how do you decide which partner to go to at which moment in time. I’m starting my business, I'm growing my business, I need financing, I want to get a government contract, I need help with marketing, how do you navigate that system. So one of our first and main partners under the Veterans Business Outreach Center is the Veterans Business Outreach Program, this is our primary grantee under the Office of Veteran Business Development. This slide has us having 20 VBOCs across the country. I could update that now, that we just signed a grant for the new VBOC program and we now have 22 VBOCs across the country. So we've added a VBOC in North Dakota and we've added a VBOC in Tennessee. So we're glad to see that the program is growing, and that's due to demand and the great work that the VBOCs are doing. Veterans Business Outreach Centers are again, are grantees located across the country. A lot of them are hosted at educational institutions, some are non-profits, we have some at some State Departments of Veterans Services. Again, a whole host of institutions across the country, and their main job is to help you navigate the resources that you need to start and grow your business. They’re plugged into all the other resources, they know about all of our partners, they understand what the niche and the expertise of is of our other partners and referrals is part of what they do. So even though they can provide you one on one counseling and mentoring on whether it's starting a business, how to structure your business, you know how to get financing, how to get government contracting and certifications, they could also connect you to the other resources in your area. And it’s not just the SBA partners, it’s your local community partners, so whether it’s a local economic development organization, your local chamber of commerce, your local business library, whatever it is, it's about connecting you to the right resource at the right moment in time, based on your need. Here's the VBOC role, I talked about this already. Some of the things that the VBOCs work with is the Boots to Business and Reboot program. We'll be talking about those programs in a little bit we do the Yellow Ribbon programs, and again, our job at the VBOC level is to make sure you're connected with the right program at the right moment in time. So your first stop, when you're thinking
about hey, I want to start a business, who should I talk to. It's either your local SBA district office, or your local VBOC. And the reason I say that is, with only 22 VBOCs, we don't have a VBOC in every state. But we do have a local SBA district office in every state. So whether it's your local VBOC or your local district office, they'll be able to provide that navigation and connect you with the proper resource that you need. One of our other grant programs is the Women Veteran Entrepreneurship Training program. So these are organizations that focus directly on women veterans and military spouses okay? They're located in Texas, based out of Texas, Chicago, and in New York. But they have nationwide programs. So for example, the V-WISE program, the Veteran Women Igniting the Spirit of Entrepreneurship, they have events across the country every year, four to five events every year. Their next event is coming up in Pittsburgh, on June first through third. Again, it's a military spouse, military women veteran entrepreneurship conference. And I should say that you shouldn't worry about writing down dates or contact information, you will have access to all this information at the end of the module. And you can also reach out to me and I can provide it to you, so don't get caught up in trying to write everything down. We also have Lift Fund out of San Antonio, they're in several states and also Bunker Labs is one of our partners. And they're in over 14 locations across the country. We have the Service Disabled Veteran Entrepreneurship Training Program, so similar to the Women Veteran Entrepreneurship Training program their focus is on service disabled veterans okay, Dog Tag Bakery here in D.C., the Institute for Veterans and Military Families up in Syracuse, the Veteran Entrepreneurial Jumpstart Program at Saint Josephs University in Philadelphia, and the VEP, the Veteran Entrepreneurship Program at Oklahoma State University. And again, it's not just these four locations, many of these have several locations across the country and they have ongoing training programs based solely on service disabled veteran entrepreneurs. The third program under the Office of Veteran Business Development is the Federal Procurement Entrepreneurship Training Program. Okay, this is focused on getting veteran entrepreneurs involved in Federal procurement. They have a GROW program, so the GROW program is for businesses that have been in business for two or three years, they have a number of employees, they've already been doing some business with the Federal government, but they're looking to grow their business. They're looking to get from that 200 to 250,000 up to that 500, million dollar threshold. We also have VIP START, these are for new businesses. Maybe been in business for a year, they don't have any employees, but they are looking to do business with the Federal government. How do you get started? How do you start walking that path? And then we have VIP International to help businesses work with overseas, OCONUS, there a lot of contracts happening overseas with the Federal government and some commercial supply. So we work with VIP to provide that training. VIP is located in Maryland, but it takes students from across the country. So as long as you can get there, the training is totally free to you, they pay for your hotel, they pay for your food, and you're there for three days and it's an intensive learning experience. Now we're going to talk about some of our resource partners. So under SBA we work with all types of business owners, entrepreneurs, and we have some main resource partners, similar to the Veteran Business Outreach Program. And one of those is SCORE. SCORE, they used to be called the Service Corp of Retired Executives, you might have heard that before, they do not use that name anymore, they're not retired executives for the most part anymore, these are current entrepreneurs and business owners that volunteer their time to give back to potential entrepreneurs or current business owners to help them start and grow their business. What unique about SCORE is, they have over 300 locations across the country, over 10,000 business counselors from all industries and business skills. So if you wanted to start a restaurant, we could probably match you up with a SCORE counselor in your area that used to run a restaurant, and can help you with that. You want to do manufacturing, you want to do a security company. You name it, we could hook you up with a SCORE counselor that has a background, franchising, you name it. And business skills, so if you're looking for someone with a marketing background or an accounting background or a legal background or somebody that could help you with QuickBooks et cetera. We could probably find you a SCORE counselor that has that business skill background to match you up with and help you as a mentor. Again, SCORE is located in every state across the country. The other resource partner is the Small Business Development Center Network. The SBDCs these are paid business advisors, primarily located at universities across the country. There's at least on SBDC in every state, again paid business advisors similar to SCORE, you know a lot of them are former entrepreneurs, former CPAs, former business professors, et cetera. That now provide full time assistance to entrepreneurs and people looking
to start a business. They assist everything from you want to get financing, help you with financial plans and projections, help you with your business plan, your marketing plan, how to structure your business. Similar to SCORE, a lot of them will work with you one on one, they have one on one counseling. But they also have training programs. So whether you want a three day program on QuickBooks or government contracting certifications. Again, these are located across the country and I want to highlight this again, if you have a question about which resource partner to connect with, if you start with your local district office, or your local VBOC, they’re plugged into that local network and they can find that specific business advisor or skill to match you up with. Our third resource partner is the Women's Business Center Program. Women's Business Centers are what they state, about 90% of their clients are women business owners. They focus on peer to peer counseling. Getting women business owners together to learn from each other. What works, what doesn’t work. A lot of peer to peer counseling. They’re similar to SCORE and the SBDC where they provide single and multi-day training programs on QuickBook certifications et cetera.

Marketing your business. They do do some one on one counseling, but depending on the Women's Business Center across the country, that might not be their primary focus. But again, similar to all our other resource partners, everything is localized, so having a local navigator like the district office or the VBOC to point you in the right direction and get you connected is important. I should add that we’re not in competition with each other, all these resource partners, we work together. The motto for all the resource partners is, it’s not about who provides the service, it’s that the client gets the service they need at that moment in time. So the focus is on the client, not on who provides that service to the client. We want you to make sure you get the most efficient and most effective service you need at that moment in time. So we have a lot of people we work with that use all our resources. They’ll start with the VBOC and then go to SCORE and then maybe the Women's Business Center, they may be the Small Business Development Center, based on their need. So a lot of our entrepreneurs and business owner success stories have utilized all our programs. Want to talk about some other resources, as I mentioned it's not just about the resources that SBA partners with officially. There's business libraries out there, chambers of commerce, business associations, economic development organizations and departments, local incubators, innovation centers, shared work spaces. I can't tell you how much I hear from the public when I'm out on the road and I'm talking to business owners. They always say how did that business owner find out about that piece of information. Or how did they make that connection or how did they know about that event. Well a lot of it’s because they’re taking advantage of all these opportunities within their area. Going to local incubators or innovation centers or shared workspaces and being around people that entrepreneurial ecosystem. They're always talking, they're always working together, they're always sharing. So if you want to be part of that, plugging into some of these organizations and going to some events is a good way to get plugged in. Couple of our programs that I want to talk about is Boots to Business and Boots to Business Reboot. So our Boots to Business Program is associated with the Department of Defense Transition Assistance Program. So we are the two day entrepreneurial track for the transition assistance program. So when I talk about transition assistance, I want to kind of give you that timeline. Cause before it used to be to 90 days out, you were transitioning out and then you would get plugged into TAP and get all of the information. Well it's changed, we talk about military life cycle now. So if you’re a transitioning military spouse or you're a spouse of a transitioning service member. We don’t talk about transition as the 90 day window, we talk about transition starting day one. The day you enlist. So you're eligible to take the Boots to Business program day one, your entry into the military. Command has bought into that, all the services have bought into that. And we want to make sure that you're aware that Boots to Business on installation is available to everybody currently in, you don't have to be part of the transition assistance program. However, I will do a caveat to that, that if the class does fill up they do take priority for those within that transition window, that 90 days or so. But everybody is eligible to take Boots to Business. Boots to Business again, the entrepreneurial track on installation, associated with the Transition Assistance Program, so the Family Readiness Center, your Transition Service Manager on base will have all that information. I'll provide the website and links at the end of this module Our Boots to Business is an introduction to entrepreneurship it talks to you about what you need to have on your mind when you're thinking about starting a business, who you need to be plugged into, the questions you need to answer, and how to make it happen. And how to connect with your local resources. So after a Boots to Business class you should be walking out after
that two day class and know exactly who you can plug into if you're looking forward with starting your own business. Boots to Business Reboot is the same as Boots to Business but off installation. There was a large demand for Boots to Business off installation, so we decided to open it up to all prior service veterans, military spouses, National Guard Reserve, you name it, family members, it's Boots to Business off installation. The local district office or veteran business outreach center will be scheduling Boots to Business Reboots in your area and again you'll have the website at the end of this module. I will add, the Boots to Business when I talk about the TAP program, that's what's done overseas, OCONUS, we're in again 35 installations overseas, whether it's Italy, England, Spain, Okinawa, Korea, Germany, we're overseas and we do conduct Boots to Business overseas. A little bit how the VBOCs and the Boots to Business programs work together. VBOCs are the lead resource partner, so they work with the business district office to schedule the Boots to Business, to connect with the students and connect them with their local resources. So a little snapshot, in the United State we did over 650 Boots to Business last year in the United States at over 150 installations. We did about 100 Boots to Business classes overseas in about 35 installations. So we are the Federal government, but we are online too. We have a pretty good, robust website, at SBA. So all the resources that I'm talking about are available online through the SBA website. So this is our local assistance webpage. And if you can see it's a map of the United States, you can search by your zip code. You can also search by resource partner or program on the left. So if you wanted to know where your local Women's Business Center is, or your local Veteran Business Outreach Center or SCORE, you could click on that and it'll bring it up, based on your zip code. But again, I encourage people that even know it's available online that nothing beats face to face when you're talking about entrepreneurship and starting a business. You want to get that face to face sit down, lay it out, don't try to navigate it and figure things out online, it's a good starting point, but connecting with a business advisor or mentor face to face really gets those questions answered. They could sit across the table from you and if they ask you a question about hey do you have a business plan or do you know about financial projections. They can tell by your face if you're comfortable or you're not comfortable with that subject matter. And they'll keep poking and they'll ask questions, like hey here's some more information, offer some more information and talk to you about things that, some questions that you might not even thought about as you're going online. These business advisors and mentors could walk you through that. So it's a valuable resource.

This is our national website, SBA dot gov. So you can find about all our programs, you can see at the top the business guide, funding programs, et cetera. Every state has its own website, so SBA dot gov forward slash MA for Massachusetts, NH for New Hampshire, MD for Maryland and so on. So SBA dot gov forward slash the state abbreviation, it'll take you right to your state's webpage. What's good about your state's webpage, it'll have all the resources and contact information and there's also a calendar of events for every state webpage. So you'll be able to click on the calendar of events and see what's happening within that state. And it's not just the SBA events that happening, it's all the resource partners within that state. Whether it's a QuickBooks session or a how to start a business, or how to scale my business, or how to get access to financing. You know there are several events happening usually every day across the country in each state.

We have a dedicated page for our military spouses. So under the Office of Veteran Business Development, SBA dot gov slash mil spouse. We have combined all the programs and services focused on women veterans and military spouses. So whether it's Boots to Business or Boots to Business Reboot, or Lift Fund, and Bunker Labs, VIP, et cetera. All the things I spoke about, we have it consolidated and on one page. So it's a great resource for the military spouse community.

We have a training website, so if you're looking for more information online about what's a business plan, how do I structure my business, what's my option for financing, you can click and start taking some classes on here. So alls you have to do is put your name and email address and you're registered and know you can take individualized training to better prepare yourself maybe for your meeting with your business advisor or counselor. So you have some information. So I told you we weren't going to go into financing because we're going to have a whole module on financing tomorrow. So we know there's a lot of questions on financing. How do you get financing, who lends money, how much can I borrow, what are they looking for? That's all going to be covered tomorrow on the 11 o'clock session, so I'm not going to get too deep in
financing now. But I will touch on government contracting, because one of the things when we talk to veterans and military spouses they want to know how to deal with federal contracting and get involved with federal contracts. So again, the Federal government is the largest purchaser of goods and services in the world, over 450 billion dollars a year. 23% of that 450 billion is designed to go to small businesses in general. So that's a big piece of the pie there, why not get involved with that. But then there are specific goals for women owned businesses, 5%. Service disabled veteran owned businesses, 3%. HubZone businesses, small disadvantaged businesses, minority businesses so we can help you navigate the government contracting world through our resource partners. And it's worth sitting down to see if maybe getting one of these certifications is worth it for you. You know do you want to be a women owned business, do you want to be a minority owned business, is the 8A program worth getting into? And that's where our business advisors and mentors can walk you through the process. And you can make that informed decision whether it's worth going through that process.

If you do want to do business with the Federal government, the system for award management is the radar screen you need to be on Sam.gov. That's who you are, what you do, where you do it, your classification codes, your certifications, everything about you so that the Federal agencies can find you but also people that want to partner and work with you can find you. So if you're a women owned business, or a minority owned business in Lubbock, Texas, and somebody wants to do business with you and they can reach out and find you on Sam.gov. So this is the radar screen you want to be on. And you'll hear this a lot if you get into the Federal contracting space.

Here's a list of the certifications, so when you get this you'll have the links to all these certification programs. But again, this is something that you need to be aware of but also educated in, before you start going down these paths. So again, do you want to be a women owned small business, do you want to be a veteran owned or service disabled veteran owned business. Do you want to participate in the mentor protege program, what is that, are you in a HubZone, a historically underutilized business zone? Did you qualify? So all of the certifications and how you qualify and what are the rules and regulations behind that. That's where a local business advisor or mentor could walk you through that. This is the contact information, and again I promised that all the information would be here. I'm gonna look at some of the questions now, I know Eddy is answering a lot of questions on here, which is great. But again, paying attention to your local resources, connecting with the VBOC. So the VBOC website is there, connecting with your local district office, your veteran business development office that's your contact in every SBA district office, your VBDO, and then all the service disabled and women veteran entrepreneurship training programs. Again, the main take away hopefully from this is that there are a lot of resources that can help you, they want to be part of your team. If you try to do this by yourself, I guarantee you that your competition is passing you by. Because they have a team, they're working with people to get them down the road, and make it happen. So why not tap into that team that is already there, willing to help you. And that's where the local district offices and the VBOCs can help you walk you through that. I'm looking at the chat, so that's the end of my formal presentation, but I do want to answer some questions and I'm looking at the chat. So Eddy and the team definitely let people know it's open for chat and I'll answer some questions.

[Ray]

That's great Ray, thanks so much. There were a couple questions from earlier on and I cut and pasted those onto my screen so I could ask them. Angela said, how about business licenses in one state but living in another state. You know as a spouse you establish something in Delaware and then you PCS to California. Are there resources out there to assist?

[Ray]
There are. So this is definitely one of the issues that's a hot topic right now. Licenses and certifications and reciprocity across state lines. So I know the U.S. Chamber of Commerce and the Hiring Our Heroes team is working on that. I know that the White House and the administration is working on this right now in providing some incentives to states to open up that reciprocity across state lines. We hear a lot about lawyers and accountants and teachers and others that need certifications. We have some tools that we can provide you, there's like a map of states that and you can see what states provide reciprocity to each other based on the certification or licensure. So if you reach out we can definitely provide you more information on that.

[Eddy]
Super, and actually we posted in the chat if you scroll up a little bit, folks that are still with us, you go up, I don't know, maybe 20 posts, there's a USA for military families link and that has the licensure map for the DOD so a lot of resources there if you're dealing with licensure challenges. Nicole had a question, she's in the process of starting an educational consulting firm. She is a practicing district administrator, is it possible to receive support with starting a consulting business?

[Ray]
Without a doubt, consulting business is a business. Being a nonprofit is a business. Being a sole proprietor is a business. One of the facts is, and I'll throw it out there, that 80% of the veteran owned businesses out there, and there's about 2.4 veteran owned businesses and I know I keep talking about military spouse, but it just gives you a focus on 2.4 million veteran owned businesses out there. 80% of those are sole proprietors. 80% of those are sole proprietors, so consultants et cetera. So definitely, a lot of the resources partners that we have, and the business advisors or mentors used to be consultants or they're currently consultants. So they can definitely help you with how to structure your business, how to market your business, where to find clients, who to partner up with, et cetera. So a lot of things that when people think of businesses, they think of people, brick and mortar, employees, and all that. But most of the businesses out there are sole proprietors without employees. So definitely we can help consultants.

[Eddy]
That's great, and earlier on in the chat I had posted, and I know a lot of military spouses don't know that they have access to SECO career coaches and we have a specific career coaching package designed for entrepreneurs. Where our coaches will work with you in developing an action plan to really grow or start your own business, it might be a small business, it might be a big business. But we're very interested in being able to provide that resource to you. All of our career coaches are masters level certified career coaches. And I may not have mentioned it, but they're free. So it's an amazing benefit as a military spouse to be able to take advantage of that. You can contact a career coach and set up an appointment by calling military one source at 1-800-342-9647. And even easier on the MySECO website, I have recently implemented a chat feature so if you go to MySECO you can chat with our career advisors, they'll help you walk through the different resources that are available on the MySECO website and help you set up an appointment with a career coach. And finally, we have an amazing assessment called entrepreneurial edge. And that is a paid assessment that the DOD covers the cost for you as a military spouse. And it is designed specifically to assist you in seeing where you stand in regards to starting your own business. The best part of it is our coaches will help you to interpret what it says and really build that plan. Ray as we get ready to wrap up, if you had two things that you wanted to leave folks with, the last hard points. What would they be?

[Ray]
So again, it's what I started out with. Entrepreneurship is a team sport. There's a lot of people out there ready to help you and be part of your team. Asking for help, we know it's not an easy thing sometimes, but it's an important thing when you're thinking about starting or growing your business. And the second thing is, again, there's two other sessions coming up, Eddy will probably touch on that tomorrow, it's all about financing, how to identify financing, types of financing, what you need to expect when you're looking for financing. And how to prepare yourself for financing. And then the module on the last day, we're going to have two military spouse entrepreneurs, they're current business owners, they've navigated the space, they've used the resources, and you'll hear directly from them on what worked, what didn't work, and how to make it happen.

[Eddy]
I'll tell you Ray, it's always great information, and it's amazing having the support of the small business administration to work with military spouses. You know we hear so often how successful entrepreneurs are, or veteran entrepreneurs are, and our military spouse entrepreneurs have the same successes. So ensuring that our community knows about these resources is so important. One of my favorite sessions, every time we have military spouse entrepreneurs on, is just to learn from them, about their trials and tribulations, what they've learned, their tips to success, and we see spouses just killing it in every aspect of entrepreneurship across the U.S. It's always exciting, so I hope the folks will join us for those sessions on Wednesday and Thursday at 11 o'clock eastern. But a lot of other sessions going on as well, we had one earlier this morning on personal branding, it was a great session, the feedback was tremendous. And here we have just about 100 participants. But that's 999,900 spouses that aren't with us. And I know that all of you know a lot of other military spouses out there, so let them know that the virtually military spouse symposium is going on. They can still sign up, they can attend the sessions, our goal is to get the information out to everybody and as many people as possible. If you look on the screen right now you can see that in the upper left hand corner, you can download the presentation from today, as well as a handout on the SECO program. You also have the ability to provide feedback in our participant feedback form. That is vital to us being able to continue these types of opportunities and improve upon them. And then you also have the ability to link to a certificate of participation. That what you know what a great thing to put on your resume to show that you're doing professional development and that's what this entire virtual military spouse symposium is, is personal and professional development. So definitely download that certificate, provide us with feedback. If you're having trouble, I know sometimes when you're on mobile it's difficult to be able to download things. So use the pod up there at the top that says enter your email address and we will send you the downloads and the resources via email. And then of course coming up in the near future, we will have all of these sessions that we're doing for the entire week available to you and access all of the resources on the MySECO website. So with that, Ray I want to thank you once again for a great presentation. It's always a pleasure to have you on with us here and the SECO program and reaching out to our spouses.

[Ray]
I appreciate it Eddy, thank you and the team and we work for you so thanks everybody.

[Eddy]
You bet, and that concludes this session. I hope that you guys will take a small comfort break and then join us again at 12 o'clock, and we're going to talk to spouses and talk to some of our career coaches about selling yourself as a remote worker. You know that's such an opportunity for military spouses as we PCS from location to location to develop a relationship with our current employers and really show how we can still be a huge boon to an organization or a company even if we're working remotely, so some great tips in that coming up here at 12 o'clock. Thanks for joining us today and look forward to seeing you for the rest of the week. Thanks everybody.