

## Military OneSource Podcast — Supporting Military Spouse Business Goals

### Episode transcript

#### **Bruce Moody:**

What if your next career move could travel with you no matter where military life takes you? For many military spouses, entrepreneurship offers the kind of flexibility and portability that traditional jobs often can't. It's a career path that works with your lifestyle, not against it. Hi, I'm Bruce Moody, and today we're joined by Rhonda McCall.

In our conversation, she breaks down exactly how the SECO Career Coaching Package supports aspiring business owners. She shares practical ways to get started and offers expert advice to help you build a business that fits your life. Now, before we get started, I want to remind you that Military OneSource is an official program of the Defense Department with personalized support, tools and resources for every step of military life.

If you want to leave a question or a comment for us, there's a link in the program notes for that, and as a reminder, you can subscribe to the podcast wherever you listen, so please do. Alright, let's jump into today's conversation. Rhonda McCall, welcome to the podcast.

#### **Rhonda McCall:**

Hi Bruce. Thank you for having me today.

#### **Bruce Moody:**

We are glad to have you with us. You are a Spouse Education and Career Opportunities career coach. So, we don't like to use acronyms, but we are going to use the acronym SECO when we talk about the program with which you're affiliated — again Spouse Education and Career Opportunities. Now, what is it that you do as a career coach?

#### **Rhonda McCall:**

Yeah, Bruce, once again, thank you for having me today and the SECO program. And it is under the Military OneSource umbrella of services.

The SECO program — it specifically provides military spouses with resources, opportunities and personalized one-on-one coaching guidance to help them achieve their education and career goals, including their entrepreneurial goals. There's a variety of coaching packages military spouses can choose from.

Some of the most popular ones is a Career Pathways Coaching Package option that helps military spouses explore career opportunities related to their interests and their strengths. There's also a Career Readiness Coaching Package to ensure military spouses are strategic in their job search, including resume review and guidance, job search assistance and mock interview services to polish their interview skills. And for our specific discussion today, Bruce, there's an Entrepreneurship Coaching Package option to help future and current business owners achieve their business goals. When a military spouse contacts SECO, they're scheduled and assigned with a SECO career coach, and they have unlimited, free access to that career coach for personalized guidance, resources and support.

**Bruce Moody:**

Okay, good. Yeah. We're going to spend some time talking about entrepreneurs and how we help them either launch or grow their goals, but let's just learn a little bit about you. Where are you from, and what's your background?

**Rhonda McCall:**

Yeah, thanks Bruce. I come from a background in higher education prior to joining the SECO program. I have a master's degree in business administration, and I'm a certified workforce development professional. I worked in higher education for about 10 years and a variety of positions providing academic and career advisement, including running the university's career center. Before working in higher education, I worked as a director of human resources and director of training for many years. I come from a long line of military. My dad is an Air Force veteran. My father-in-law, an Army veteran. Both of my brothers served in the National Guard, along with several cousins who served in various branches.

So, it's just been a full-circle moment to join the SECO program, and I'm honored to serve military families, specifically military spouses, through my work. I really love what I do and am proud of what we offer through the SECO program.

**Bruce Moody:**

Nice. Nice. Good to have you on the team. I love talking to the SECO coaches. They're so enthusiastic, and they have so much to offer. Let's just go through a couple of items here. Who is eligible to talk to a SECO career coach?

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**Rhonda McCall:**

Yeah, that's a great question, Bruce, and to access the SECO services, military spouses do need to meet one of the following three options to be eligible:

1. They're the spouse of an active-duty, National Guard, reserve military member in the Army, Marine Corps, Navy, Air Force, or Space Force and the Coast Guard on active-duty Navy orders, or
2. They're a spouse of a military member that separated from active-duty National Guard or reserve components within the last 365 days or
3. Surviving spouses of military members who died while on active duty.

**Bruce Moody:**

So, Rhonda, what can a military spouse expect when they choose the Entrepreneurship Coaching Package?

**Rhonda McCall:**

Yeah, a great question. And with our coaching package sessions, they will be assigned a specific career coach, and most likely that assigned coach is going to start by really seeking to understand the military spouse's business ideas, their immediate needs and any existing or potential challenges or obstacles, you know, with military life, PCS moves — permanent change of stations — and things like that that may affect them launching their business idea and taking next steps. And as a career coach, that individual's going to work with that spouse wherever they are taking that information about their business ideas, concerns and challenges and providing specific guidance and resources to help that military spouse take next steps with that idea. So, our goal is to empower the military spouse to take next steps, ultimately helping them achieve their entrepreneurship goals as we're discussing today.

**Bruce Moody:**

Yeah, and we'll keep on going with this, but I have a question. Because you're a SECO career coach, how does your role differ from the on-base career counselors, and really what's the benefit of working with the both of you?

**Rhonda McCall:**

Yeah, and I do think that there is a benefit to tapping into all resources and seeking what works best for you.

One thing about working with the SECO career coaches — we're accessible. You can schedule a career coaching session when it works for you. We are available Monday through Friday, 7 a.m. to 10 p.m. eastern time, and available on Saturdays as well from 10 a.m. to 5 p.m. and where — if — they're stationed globally or they're living far away from base, it may be more convenient to have these coaching sessions over the phone to get that guidance and resources. And we're always methodical about sending emails after the sessions to make sure that the military spouse kind of has an action plan, right? And feels empowered to take next steps. And often we do direct individuals to touch base with the centers, whether it's for employment or business goals or other military and family life needs for various resources but we do have that flexibility to meet spouses wherever they are globally.

**Bruce Moody:**

Thanks, Rhonda. What I'd like you to do is to walk us through the types of entrepreneurship resources that spouses can access through SECO.

**Rhonda McCall:**

Yeah, and with our SECO Entrepreneurship Coaching Package, that is an opportunity to share with military spouses our Entrepreneurial Edge Assessment that they have access to also being able to guide them to resources. For instance, through the Small Business Administration, there's a lot of business resources there, but ultimately, we're going to want to help the individual to define their business, their products, their services by creating a business plan, helping them to utilize tools to do market research and competitive analysis to ensure that their service and product is in demand, that it is going to stand out from competitors. We help them calculate; there's a cost calculator that they can use to calculate their business costs.

So, we're really here to help them understand and build a business planned in defining their services. Also utilizing that assessment to understand their potential weaknesses and their strengths as a business owner and giving them the support and resources, educational resources to help them be a stronger business owner.

**Bruce Moody:**

What makes entrepreneurship an appealing option for many military spouses?

**Rhonda McCall:**

Yeah, Bruce, I think that's a great topic to talk about. A lot of times when people think about entrepreneurship, the moving of a business like could happen in military life due to permanent change of stations ... PCS moves every two or three years.

But I do think that nowadays so many different businesses are flexible and portable, whether they're an online business or a business with actual inventory and equipment. I do think that nowadays, and with the support available to military spouses that it is a flexible option, allowing them to juggle other responsibilities, including handling household management activities and children, doctor and dentist appointments, pick up from extracurricular activities. And where business ownership, I think, is appealing to military spouses, and I believe is very portable and adaptable to kind of meet the needs of a military spouse.

**Bruce Moody:**

Please explain how it complements the demands of military life.

**Rhonda McCall:**

Yeah. For example, I worked with a military spouse that was based in North Carolina, and she was wanting to offer tutoring services. She'd been a tutor but was new in North Carolina. We helped her to define her business through business planning, creating a business plan and calculator costs and also help her to network in North Carolina to build up her clientele, and she was successful.

And then about a year later, I was scheduled for another appointment with her, and I was like, "oh, I remember this name," and we connected, and she just moved to Washington state and pretty much she felt at ground zero, you know, because all of her tutoring was in person. And so, we worked together over several sessions helping her to identify where she could advertise in her new local area.

And we were also able to redefine her business plan to start offering online services and also ensuring that she was business compliant. That's an important step. So, that's one type of business that I've seen be portable, but I've also seen others that are providing in-person services, whether it be skincare, being an aesthetician.

I worked with a spouse recently that transitioned from one state to the next. We were able to identify what she needed to do to become licensed to do those professional services as an aesthetician and a cosmetologist in the new state. And also, we helped her identify and obtain funding to buy equipment to expand her services and helping her understand where to advertise as well on base and within the local community. So, I do think that it can be overwhelming about thinking about moving a business; and that's why I'm so proud of what we do at the SECO program, as we're able to meet the spouse wherever they are and give them guidance, so that they are successful if it's transitioning that existing business or starting it up from scratch, from that initial idea.

**Bruce Moody:**

Yeah. What advice would you give somebody who has a business idea but doesn't know where to begin?

**Rhonda McCall:**

That's, I think probably Bruce, the most overwhelming part, and I'm going to start by saying business planning. And I know that that's probably not considered to be the most appealing part of thinking about owning a business, but it really is a crucial step and doing that business planning, there are a lot of resources that us at SECO guide military spouses to to be able to create a business plan to define.

What their business is, the products, the services, even the cost. So, also along with figuring out what the cost of your products or services are, you know that it's important to do that market research and understanding to ensure that you're competitive. Also being able to establish what the cost of starting your business is.

And I think that those are kind of three key areas. That are going to be defined by creating a business plan, even if it's a lean business plan, that's one page. This can really start to build understanding of what your business is, doing that research and understanding what the costs are, and then from there, we're able to help them then be able to take those next steps. Like whether it's identifying that funding to launch the business idea.

**Bruce Moody:**

How can working with a SECO career coach help somebody move from idea to action?

**Rhonda McCall:**

Yeah, that really is our ultimate goal. And ensuring that they're not overwhelmed. At first, we're initially going to seek to understand, right, what business ideas, understanding the full picture of the business or if it's to grow their business, understanding what those initiatives are that they want to take.

And then during our 45-minute sessions with the spouse, we're going to focus on those immediate needs. We're going to help them create a 90-day plan for their business. It's going to kind of capture that full picture of the business and what steps need to be taken. But during the 45-minute sessions, we're going to pull it back. Just like what you would in an action plan meeting, right? Starting off with what the immediate next step is, ensuring that they have the resources and the clear understanding, so they feel empowered to take that next step. And I think that's kind of what really benefits a military spouse in working with a SECO career coach is we have the full picture, but we're ensuring that they're not overwhelmed, so that they feel empowered to take those next steps.

**Bruce Moody:**

What are some of the common roadblocks that military spouses face, and how can you help them work through them?

**Rhonda McCall:**

Yeah, that definitely can be roadblocks, like financial or the legal aspects that can be overwhelming for military spouses. And being able to take them to resources to help them understand knowing that the Small Business Administration is available, and every community has a Small Business Development Center office where we do connect military spouses with the Small Business Administration's website and resources to really understand what are the legal aspects starting your business idea. And everyone is different, so whether it's permitting or licensing or even potentially a health inspection. Those are things we're really going to give that guidance and those resources, so that the spouse understands and to take those legal steps that I think can really be a roadblock to starting a business — wanting to be legally compliant, but not understanding what needs to be done or how to go about it.

Also, that financial aspect. How much funding will I need? Where will I find the funding? That's something that we're here to help with as well. The Small Business Administration has some great resources. It talks about investors and small business loans and grants, and we're here to ensure that they're not missing out on any of those financial opportunities that are available to them. Whether it be through the Small Business Administration or maybe even through a military spouse, a nonprofit organization that offers financial funding to entrepreneurs.

**Bruce Moody:**

Starting up a business can be costly. There might be a business license or permitting fees. What resources are available to help spouses with these costs?

**Rhonda McCall:**

Great question, and I kind of teed us up, right for that, right. One organization that was briefly kind of mentioned and just now, they're a nonprofit organization. They're vetted organization through the Spouse Ambassador Network called the National Military Family Association. They have a military spouse scholarship. It's called the Joanne Holbrooke Patton Military Spouse Scholarship, and military spouses can apply to that and potentially get anywhere from \$500 to \$2,500 to help with business expenses. That military spouse that I mentioned that was an aesthetician, she had applied to that scholarship and received \$1,000 which allowed her to buy that equipment to expand her services.

Also, the Small Business Administration website does have a business guide with 10 steps to start a business. It does walk through different financial planning, financial key decisions in a comprehensive way, including being able to see the loans that are available or funding that you can apply for.

So, I do think that the Small Business Development Centers that are in locations are a great resource to understand what also funding's available through the city, the county, the state as well for small business owners, but I always like to make sure that individuals know about the National Military Family Association and that Joanne Holbrook Pat Military Spouse Scholarship. It can be used for education certifications and licensing, and it can also be used for business expenses.

**Bruce Moody:**

So, Rhonda, we've received a great question from one of our listeners through our podcast feedback form, which by the way, is in the program notes of this episode. So, shout out to Allison for sharing her experience. She is a military spouse and a family photographer, and she has successfully moved her business seven times while with the Marine Corps. So, Alison points out that support for PCSing a spouse-owned business is often missing from the conversation. So, her question is about the resources to help with relocating a business while minimizing income loss. So, what I'd like you to do is speak to what's available with regard to support to entrepreneurial spouses during a military move, a PCS.

**Rhonda McCall:**

Yeah. And thank you Allison for sharing your experience. And I want to thank you for your resiliency as you pivoted in military life. And I want military spouses to know that there are resources through the different branches of service to reimburse them for business expenses when there is a PCS move. In fact, I worked with a couple of spouses recently that are submitting those reimbursements. They're named different things through the different branches of services, but ultimately, they're for business and licensing reimbursement if you experience a PCS move. So for instance, we talked about that military spouse that was a licensed aesthetician and cosmetologist, and she needed to get a whole new state license. That costs funds, and she also needed to establish her business licensing and permit to run her services. So, there was a lot of expenditures. She was also moving her equipment as a cosmetologist, and she was able to apply through her branch of service for reimbursement up to \$1,000. The reimbursement can include for your professional license, your business license or permits, and it can also be to be reimbursed for moving equipment or inventory as well.

**Bruce Moody:**

So, Rhonda, as we wrap up our conversation, I want to note that we have a bunch of links in the program notes more on the topic of starting up a business —



entrepreneurship. There's information and phone numbers for setting up a coaching session with a SECO career coach, someone like Rhonda. So, go in there and have a look at that. As we wrap up, I'd like to give you the opportunity to share one piece of advice you wish every military spouse, entrepreneur can hear early on in their journey.

**Rhonda McCall:**

Yeah. Bruce, I thank you for this opportunity to be with you today, and if I can give them one advice for anyone that's listening and is thinking about starting a business or has a business and is thinking about expanding it, growing their existing business. I encourage you to contact SECO. Sign up for an Entrepreneurship Coaching Package with a SECO career coach. We are here to help military spouses, wherever they are in their entrepreneurship journey, understanding what those immediate needs and being able to give them the resources, the support and the guidance to help them start or grow that existing business. We are truly committed to helping military spouses, and I think it helps by working with a career coach that you can share those fears or those obstacles, share those dreams, and we want to make sure that they feel empowered and inspired to take the next steps that they have those resources to confidently take those next steps.

And being able to have a SECO career coach — we're here not only as a resource, but we're also an advocate for the military spouse and their business and also an accountability partner. Sometimes so many things can kind of get in the way, so to have those regular sessions scheduled with a career coach.

And once again, the military spouse controls how often they want to meet with a SECO career coach ... with their assigned career coach, but it is an opportunity to kind of have that clear guidance and the resources to take those next steps. So, I really do encourage for individuals to schedule a session and take advantage of the free and unlimited entrepreneur coaching services by working with the coach.

**Bruce Moody:**

Excellent. We'll end it there. Rhonda McCall, thank you so much for joining us today.

**Rhonda McCall:**

Thank you, Bruce. It was a pleasure to be with you, and I wish military spouses the best with their business ideas and hopefully to connect with some of them soon.

**Bruce Moody:**

Terrific. Thank you, and I'd like to remind everybody that Military OneSource is an official resource of the Defense Department.

We always like to hear from you, so we have a link in the program notes. You can send us your thoughts, your questions, maybe an idea for a future episode, and please subscribe to this podcast wherever you listen to your podcast because we cover a wide range of topics to help military families navigate military life.

I'm Bruce Moody. Thank you for listening. Take care. Bye-bye.