



MOVING TO CIVVY STREET

LEAVERS' EBOOK



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MOVING TO CIVVY STREET

Dear Lancer,

You've taken the decision to leave the Army. We respect your choice and wish you all the very best for life after service.

Because of the respect we have for your service, the Regimental Association is here for you, not just on duty but also on Civvy Street.

At Home Headquarters, we spend our days talking to veteran Lancers, or Old Comrades, so we know that building a new life on Civvy Street is not always easy. So, after talking to other Lancer veterans, we've put together this short booklet that should help make the move smoother for you.

It's important to say that while you're leaving the Army, you're not leaving The Royal Lancers because - once a Lancer, always a Lancer. We look out for each other.

Whether you've served for thirty-five years or one day, you committed to serve your country, spending time away from your family or moving your family around the world - and being prepared to make the ultimate sacrifice. So, as a Lancer you'll always be a welcome member of the Regimental Association - and this membership is automatic, there's nothing to join and nothing to pay.

Our aim is for you to settle comfortably into your new life so, to help you, we're in the middle of setting up a Buddy programme, a Job Club and there's also a vLancer app being set up too. There are also various WhatsApp group chats and Zoom meetings for those who've recently left and, included in this booklet is a checklist of everything you need to be thinking of.

We hope you find the checklist of service to you and, if you think of something we should have included that we haven't, just drop us a line and we can easily update it to make sure it's useful for those that will follow you.



Nick

Lt Col (Retd) Nick Everard



Phil

Major Phil Watson

The Royal Lancers Regimental Association Home Headquarters

Hi,

I left the Lancers in 1998 after 12 years with the Regiment. There are around 8,000 of us out on Civvy Street and we're all here for you when you leave - whether that's to share a drink and a chat, help getting a job, or for support when life starts to feel like a battle. Just get in touch and we'll be able to connect you with someone whose gone through what you're about to go through and can help.

We're also proud to have our Old Comrades' Association (OCA). The OCA has helped to organise the social and more informal get-togethers and provided a space for Lancers to meet and reminisce since the end of the First World War – and it's still going. There are Branches across the Country, from Blackpool to Bovington.

Don't think that the 'old' in the title means aged or elderly - it's not about being a pensioner! The old means 'former', like your old school, your old house or your old job. I'm not old (!) I'm still working and I also chair the Stoke/Staffordshire OCA branch. I joined because 12 years after leaving, I realised that I missed being around the lads and that, at the time, my job on Civvy Street just didn't live up to expectations and I felt I needed to spend time with people who had been through what I'd been through and spoke the same 'Army language as me' – even if they'd served at a different time to me.

You might not want to serve any more, but you'll find your service has had an impact on your life and it's helpful and enjoyable to reminisce about good times and shared experiences and be there for each other and to have a laugh, so we hope you'll get in touch with your local OCA Branch.

**Good luck in your new life.
Take care,**

Tim

Chair of the OCA Stoke
& Staffordshire branch



“

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”

**ONCE A LANCER,
ALWAYS A LANCER**

Useful websites to help you while you're transitioning out of the Army and into civilian life, or for after you've left. We'd recommend contacting Veterans' Gateway first



As the saying goes, nothing in life that's worth having comes easy – we have to work at it. In the Army, people have very different experiences – some people love it and, for others, it's just not for them. It's the same outside the Army too. You might know what you're passionate about and get a job you love straight away with a nice home and be close to family and friends. But it's not always like that. Some people struggle to find a job, or a home they can afford. Even working with people who haven't been in the Army themselves can feel really different and it can be a challenge to adjust to working in a different type of workplace.

So, don't leave everything to the last minute because, as the other saying goes, failing to prepare is preparing to fail and you'll regret it if you do, so here's an easy checklist to set you off on the right path back to Civvy Street.

Soon, you'll be able to access this checklist on the vLancer app and tick your jobs off as you go.

YOUR CHECKLIST: MOVING TO CIVVY STREET

As soon as you hand in your notice to the Army, or earlier:

Read the [Ministry of Defence's Service Leavers' Guide](#) to help explain what will happen in your last year of service

Write down what your plans are:

Where will you live?

Will you buy or rent a property?

Where will you work? What do you want to work as?

If you have children, where will they go to school or nursery and what other childcare might you need?

If you have children that you don't live with, how much financial support do you need to provide, will you need to live close by them to be able to see them regularly and, if that's not possible, how will you get to see them and how much will you need to budget?

How will you get around, do you need a car?

Also think of a Plan B, for if your first plan doesn't work out.

Write down a budget:

Go to [Money Advice Service](#) and fill in the budget planner. You can also call them on 0800 138 7777 if you have any questions about money, including debt

Work out how much you will need to live on. You can talk to friends and family about how much they pay for rent or mortgage, gas, electricity, broadband, Council Tax, childcare, insurances, TV subscription services, gym membership, lunch at work, fuel or public transport costs etc.

Then work out how much you'll need to start saving from today

Go to [Unbiased](#) and find a local Independent Financial Advisor and talk to them about your plans and budget so they can help you save the money you need and, at a later date, help you get a mortgage, if that's what you want to do

If you'd like to buy your own home, think about taking advantage of the government's Help to Buy scheme, if you're a first time buyer. You can start saving now for a Help to Buy ISA and the government will top up your savings by 25% when you buy your first home. If you have a partner, you can both take advantage go to [Help to Buy ISA](#)

Take a leaf out of granny's book and start building up your bottom drawer!

You need lots of 'stuff' to make a home – from cutlery, crockery and cleaning products, through to towels, tool sets and a TV. It all adds up, so you won't want to buy it all at once. Write a list (family are good for helping with that and might offer you some of their things) and start buying all the smaller items each week and saving up for the more expensive items like electrical gadgets and a car.

If you have school-age children and are moving area, you will need to register them with a new school. If you have pre-school children, find out more here about how to find childcare and help with paying for it.

Go through all of the websites on page 5 because many of them have links for helping you to transition into civilian life, such as help with finding a home, a job or making new friends, keeping fit and help for your family

Six months before you leave, or earlier:

Write a CV and covering letter. Go to nationalcareers.service.gov.uk/careers-advice/cv-sections for advice about how to get started

Think about all the skills, knowledge and behaviours you've developed from your career as a Royal Lancer, such as NVQ level 2-3 in engineering, NVQ level 3 tele communications, ITC skills, numeracy and literacy Lv 1-2, ECDL, and remember to include those

Go on the Army's Career Transition Workshop (CTW)

Join the Armed Forces Pension Society (AFPS) You pay a £41 fee and they'll give you the most up to date expert advice and information and there are also discounts with some big brands that you can get too
Think about starting an apprenticeship, go to www.apprenticeships.gov.uk to see what's available and start your application

Visit www.gov.uk/find-a-job to see what jobs are available that might interest you and find out what skills

Register with various recruitment companies including:

- www.reed.co.uk
- www.adeco.co.uk
- www.hays.co.uk
- www.manpower.co.uk
- www.indeed.co.uk
- www.CV-library.co.uk



Join www.salutemyjob.com. This job site specialises in ex-military and has had many successes over the past decade.

Type 'UK military friendly companies' into Google and it will bring up various links to websites with lists of companies who like to employ ex-military personnel with some job opportunities available too

Use your network to find a job:

Ask friends and family to let their friends know that you'll be leaving the Army soon and could they keep an eye out for job opportunities for you

Contact your Army mates who have left before you to ask them to let you know if they hear of anything, or if their employer is recruiting. They might be able to pass your CV to their manager or HR department.

INSERT here the details of the new jobs workstream being set up and how to make contact

Set up a LinkedIn page and follow companies that you'd like to work for, so you can see when they're recruiting

Contact the Old Comrades Association Branch closest to where you'll be living when you leave and ask them to let their network know that a Lancer is leaving in the next few months and will be looking for work, asking them to let you know if they hear of anything

Why not start your own business? If you like the idea, go to [Money Advice Service](#) to find out more

Start looking for somewhere to live, your options will include:

Living with a family member - have you checked if they'd be happy to have you and how much rent you need to pay?

Renting a flat or house as a private tenant. Go to [Your Move](#) for advice on getting started

Apply for a council house. As a soldier, you might get priority, but you'll need to apply as soon as you can, so visit the Citizens Advice link at the end of this list and look at the local authority website for the town you plan to live in

Buying a property through 'shared ownership' with a housing association, go to www.gov.uk/affordable-home-ownership-schemes/shared-ownership-scheme to find out more

Buying a flat or house – you'll need a deposit for a mortgage and will need to speak to an Independent Financial Advisor about getting a mortgage. You should also [check out the government's Help to Buy scheme](#)

If you're single you can get help from The Single Persons Accommodation Centre for the Ex-Services (SPACES), which can help you find temporary or permanent housing throughout the UK.

If you're not sure of your options, contact the Joint Service Housing Advice Office (JSHAO) who you can call on 07814 612120

Also [visit Citizens Advice](#)

In the last three months before you leave:

Check that The Royal Lancers HHQ has your contact details

If you haven't yet found a job, start thinking about what you need to do to apply for Universal Credit

Once you know your new address...

[Register with a GP doctor](#)

[Register with an NHS dentist](#) unless you plan to pay privately for dental treatment, in which case, ask around the local area to find recommendations and search online

Register for Council Tax when you know your new address. To do this go to the website for the local authority where you're going to live

[Update your details](#) on the electoral register

Set up your utilities: gas, electricity and water

If you're worried about any of the above and are panicking that you've left it all too late, talk to:

Regimental Career and Welfare Officer

The Royal Lancers Regimental Association Home Headquarters

In the last few weeks:

Update your contact details with various organisations:

Bank or building society, including credit card companies

Insurance companies

National insurance

DVLA for your driving licence

TV Licence

Mobile phone subscription

Any online companies you receive deliveries/ subscriptions from



One of us from the Home Headquarters team will contact you just before you leave to ask if you're all sorted and we'll be in touch again a few months after you leave, just to check in on how you are and see if we can do anything to help.

If at any point you think you've changed your mind and would like to stay in the Regiment, just speak to your Careers and Welfare Officer

NEED HELP? BE STRONG, ASK FOR IT

If after you've left, you feel like you're struggling at any time, please contact someone for help. You won't be the first person to brood about your loss of military identity, struggle to adjust to civilian life, or come across a problem with housing, employment, money or childcare. There are loads of people and organisations that are there wanting to help you and waiting for your call. There's even more support for veterans, so go to the Useful Links section on page 3 and find the service that can help you.

And don't forget, Home Headquarters is here for you for life, so pick up the phone and we'll also help you find the person or organisation that can help you the best.

YOUR OLD COMRADES ASSOCIATION

You don't need to join (nor pay to join) the OCA – as a Lancer, you are automatically a member. As long as you keep your contact details up to date with Home Headquarters, you'll receive:

- Annual Newsletter
- Regular updates of OCA activities
- Invitations to OCA events
- Email updates to useful website articles

The OCA isn't just about formal military events, although there is that too if that's what you're looking for. The Branches organise Barbecues and Smokers and there are also Biker groups and lots more. It's a chance to meet new people and for social interaction with people who talk your language. There's no pressure to go along to any of the events but you might find you enjoy it more than you thought you would.

DON'T BE A STRANGER

If we organise any social events back at the Barracks, then we'd love you to attend if you can. We'd also love it if veterans would return to the Barracks a few years after they left to share their story about transitioning to civilian life with other serving soldiers and officers. If you'd be up for doing this, make sure your details are up to date with Home Headquarters.

CHANGED YOUR MIND?

You can change your mind about leaving at any time, even after you've left. If you do, you won't be the first and you won't be the last. Sometimes, after a couple of years, people realise the grass isn't always greener and decide they'd like to re-join. Just get in touch with the regiment or HHQ and we'll welcome you back to the Army.

MAKING FRIENDS

Yes, getting a new home and a job should be your priorities but, once you've left, it's really important, especially if you're moving to a new town, to make friends.

Friendships and social connections are important to everyone's wellbeing and will probably make the difference about how much you love your new life.

Think about how you will make new friends when you leave the Army and how you will stay in touch with your old friends: from putting Zoom video calls in the diary, to meeting up for a curry, it's important to maintain connections with your past.

While you're leaving you might think you don't want anything more to do with the Army but, after you've left, your feelings can change – at any point – so it's worth keeping even a distant connection going. Make sure Home Headquarters has your contact details and follow them on [social media](#) so you can see any events that are being set up that you might want to attend.

In your new job, take the time to get to know people and find out if they do anything after work to socialise, they might have a football team, a book group, or go to the pub after work every now and then.

Find opportunities close to home to meet new people. Volunteering is often a good way and you'll be able to find details on noticeboards in local libraries or community centres. There are also loads of social media groups set up for local areas. Chances are there'll be a Facebook group named after your postcode region, which is a great way for knowing what's going on locally.

If you have children, it can be easy to meet other parents through school and kids' clubs.

Wanting to keep your fitness up after leaving can be another way to meet friends by joining your local gym or sports clubs and then seeing what social activities they organise too.

KEEP
IN
TOUCH



Make the most of the online chats and WhatsApp group that's been set up for Royal Lancers who have recently left to share their stories and experiences about life on Civvy Street.

[Just click here to access the group](#)

**Download now and
start connecting**

Your
vLancer
App

Built by Lancers, for Lancers

