

Episode One
Haley Carter

Public Service Announcement:

Wife: When my husband came home from Vietnam, he didn't really look into all of his VA benefits.

Husband: But now I've got some health issues, and I'm glad VA is there for me.

Man: To learn what benefits you may be eligible for, visit www.va.gov

Intro Monologue:

Good morning, everyone. Welcome to This Week at VA. I'm your host, Timothy Lawson. This is episode one of our podcast. Each week we will be bringing you news from VA -- Veteran stories, guidance on navigating your VA benefits, and a Veteran of the Day. This week we connect you with tools for suicide prevention, talk with Marine Corps Veteran Haley Carter about her time in the Marine Corps, playing professional soccer in the National Women's Soccer League, and her experience using VA. We'll provide you with tips on using one of VA's most popular benefits. And then we'll wrap up with honoring a Navy Veteran as Veteran of the Day.

Let's start with a great tool for suicide prevention. As many of you know, September was Suicide Prevention month. Even though those thirty days are over, it is important to reiterate the importance of suicide prevention. The Veterans Crisis Line is a valuable resource when you or someone you know is in emotional crisis. The number for the Veterans Crisis Line is 1-800-273-8255, then press one. You can also go to send a text to 838255 or go online at veteranscrisisline.net and use a confidential chat. That chat feature can also be used from a mobile device. The Veterans Crisis Line works. I know because I personally contacted them when I my battle buddy was expressing suicidal thoughts. I used their chat service from my mobile phone. They worked me through it. They helped me out, they helped my friend out. Be there for our Veterans, your friends, and yourself, and remember this great resource. The Veterans Crisis Line number again is 1-800-273-8255.

Interview Intro:

The feature interview for our first episode is with Marine Corps Veteran Haley Carter. Haley served in the Marine Corps after graduating from the Naval Academy. After getting out, she went on to play professional soccer in the National Women's Soccer League. She just finished her season - her last season unfortunately - with the Houston Dash. Haley also talks to us about her experience with VA and the benefit she enjoys the most. Following my interview with Haley will be some guidance on that particular benefit. Enjoy.

Interview:

Tim: This week, our feature interview is with Marine Corps Veteran and goalkeeper for the Houston Dash, Haley Carter. Haley, thank you so much for taking the time to do this.

Haley: Yeah, Tim, thanks for having me. I appreciate it.

Tim: So Haley, before we learn about you as a soccer player, you as a Veteran, every Veteran story starts with the same thoughts, in "I'm going to join the military." Bring us to that decision and why you chose the Marine Corps.

Haley: Yeah, so I watched this show on the *Discovery Channel* when I think I was in like seventh grade, and it featured basically each of the service academies. And I remember watching it with my mom, telling my mom, "I really want to do that. I want to go school there," and I really liked the Naval Academy. And then as I got older and I was playing college—or playing high school soccer, rather, and Club Soccer, and I knew I wanted to play in college. So, I was being recruited by several different universities, but I had always had it kind of set in my mind that I wanted to go to the Navy or one of the service academies, but specifically Navy. And so I reached out to the coaching staff there and I went to summer soccer camp because it's the easiest way to get an opportunity to see a campus and meet with the staff and see sort of the environment, and I just loved it. And so, despite being recruited by a couple of different schools, I wound up choosing to go to Navy. So I played Division 1 college soccer while I was there and it was a long four years. The military side of it actually wasn't that bad, but the school—I don't think people realize when you're a Division 1 college athlete and you're taking 20 hours a semester, in season, it's no joke. So the school itself, the academic part, was really rigorous and balancing that with military responsibilities, and then on top of playing Division 1 college soccer, was pretty challenging. It was weird though, I found that out of season, I always had much better—much worse grades than I did in in-season when I was totally overwhelmed. My grades were much better, it was kind of weird, but... And then of course, you know, throughout my four years there, you were kind of exposed to a lot of different opportunities, whether you want to go surface warfare or you want to be a pilot or you want to go Marine Corps, and the various training opportunities during the summer—you get to experience that a little bit, and then you just meet officers from each of those communities throughout your time at the Academy. And I got between my junior and senior year and I made the decision to participate in this program called Leatherneck. And basically, it's a three-week, month-long summer training exercise that happens at Quantico, and it kind of simulates the basic course, which is where

all Marine Corps officers kind of go after they get their commission. And it sort levels the playing field, it's a six-month school and you learn about basic infantry tactics and being a Marine Corps platoon commander and that sort of thing. So I did that during summer training and I loved it and I decided that was what I wanted to do for service selection. So my senior year, I wound up being selected to get my commission in the Marine Corps and that's how it happened.

Tim: That's how that happens.

Haley: Yeah.

Tim: That program, appropriately titled Leatherneck—I like that.

Haley: Yes. Yeah. Yeah.

Tim: What did you do inside the military? I did some research on you and I tried to browse around, had a hard time finding your primary MOS.

Haley: I was Logistics Officer. I was an L402.

Tim: Okay.

Haley: Yeah.

Tim: And you deployed, correct?

Haley: I did. I did. I, I was in Iraq twice, and then—well, that was when I was like operational I guess, and like the fleet. I was stationed out of Camp Lejeune or "Lejern" as some of you guys like to refer to it. I will never call it that. And I was with Combat Logistics Battalion 8 in 2007 and we did the deployment to Fallujah. And then I was with the 2nd Marine Expeditionary Force Forward for basically all of 2009, and we were based out of Al Asad. So a year of my 20s that I will never get back

Tim: *(Laughs)*

Haley: *(Laughs)* Yeah, and then after that, I went from Camp Lejeune, I spent close to four years there, just because of deployments and different things going on and MOS school was actually at Camp Johnson. And then I moved to Hawaii and I was actually stationed at joint base Pearl Harbor-Hickam and I worked for the Joint Prisoner of War–Missing in Action Accounting Command, JPAC, which has now since been renamed, it's the Defense Prisoner of War–Missing in Action Accounting Agency. They like merged it with the civilian program in DC. But same thing, different acronym, you know how it goes *(laughs)*.

Tim: Yeah, yeah, sure. Everything, and acronyms all over the place. What was one of your favorite things about the military, or maybe what do you miss the most about it?

Haley: I have to say, I miss my Marines. I don't necessarily miss the Marine Corps, but I certainly miss my Marines. I miss being around people that are young and motivated and really care about their job and really want to be there—that's something I think that when you transition into the civilian world, is a little bit of a shocker, you

know? In the Marine Corps, people can't just quit (*laughs*), you know what I mean? And that's just not the kind of personality that the Marine Corps attracts. So, I miss being around especially Junior Marines, kids that, if given the opportunity and the platform to do amazing things, will do amazing things. And they always think outside the box and they always come up with creative solutions and kind of adapt and overcome, and that sort of innovation and outside the box thinking—and delegation and empowerment, you don't see that a lot, I think, in the civilian world. I think that that's something that the civilian world lacks. So yeah, I definitely, I miss my Marines, for sure.

Tim: You know, you said in the military, you just can't quit. That always reminds me of a time when I was posted in Algeria, we all agreed, or we all decided to go on an early morning run before breakfast at like 5:30 in the morning, which is normal in the military.

Haley: Yeah, yeah.

Tim: And we all got there, right, there's like four or five of us, just a small detachment, and we all got there—we all expressed how we didn't want to go.

Haley: Yeah.

Tim: And now we would just would rather go back to bed—all of us, including our detachment commander. And after we got done griping about it, we're like, all right, well, let's go (*laughs*).

Haley: Yeah.

Tim: And even with the oppor—we all could have said let's not do this and that would have been fine, but like you just don't do that.

Haley: You just don't do it.

Tim: You just, if you agree to do something, you do it.

Haley: Yeah, yeah.

Tim: Yeah.

Haley: Absolutely.

Tim: What prompted your separation from the military?

Haley: I actually have a son, he's four, and he'll be five in January, and on my second command in Hawaii he was born, and I deployed with a lot of Marines that have families and have kids and I just saw it was really, really hard on them. And it was kind of a personal decision for me and, you know, the people that I think can deploy and can stay in the military with families, more power to them, because it is incredibly difficult to spend time away from them. And I think for me, it was just really important and I wanted to be around sort of for his formative years and I didn't want to have to risk going on deployment and losing that much time, and I didn't really want to have to rely on other people and a support structure to help raise him, and I just wanted to be there. Like I said, it was a personal decision for me and that really drove a lot of it.

Tim: Yeah. How was your transition now? That's a difficult time for most service members. How did you adapt?

Haley: I have to say I was pretty fortunate. So I got my MBA while I was still in the Marine Corps and so getting out with a degree from the Naval Academy and then an MBA—it made things a little bit easier. I was fortunate enough to transition right into employment right away. I think probably one of my biggest regrets is not really maximizing my terminal leave. I think I took maybe five days off and then I had 60 days built up and I took maybe five days of that off, and then I rolled right into my civilian job, so I was living large with a dual income for two months, but I didn't really take the opportunity I think to kind of relax and let my brain just kind of simmer and chill for a month. But I was really fortunate, I transitioned, I came from Hawaii back to Texas. It was actually kind of a weird deal. I had applied for a position, a GS position in Hawaii and I had been accepted for it and they were in the middle of processing it and then the hiring freeze, a million hiring freezes, but this is like in October of 2012, I think right when they were heeing and hawing about the budget, so that came down. So I was like well, I can't afford to wait around and find a job, so I just set to it on LinkedIn and various different recruiters and placement companies that specialize with hiring Veterans and using Veteran employees. And yeah, one thing led to another. I came back to Texas, I'm originally from Houston, and I actually moved back to Austin and my husband's family is from Austin. So I settled pretty nicely into a support structure and employment and it rolled pretty well. I mean, it was stressful I think, moving. It may as well be an overseas movement coming back, but I was able to find a place to live and a school to get my son in and stuff like that, and I was kind of accustomed to having to do that from a distance, just from having been in the military for so long. But I would say my transition went relatively smooth and I was incredibly fortunate for sure.

Tim: So then, how do you go from that to getting into the NWSL?

Haley: So I actually played, in between deployments, I played All-Armed Forces Soccer. I was really fortunate to have commanders that were supportive of All-Marines Sports and All-Armed Forces Sports, and they were literally, like right after I'd get back from a deployment, within a month of getting back, I would off playing. So yeah, I was just really fortunate with that. So I continued playing, played college soccer and then played All-Armed Forces Soccer and I even played semi-pro in Hawaii while I was there. And there's actually really competitive soccer in Hawaii—it's crazy because it's an island and it's isolated, you wouldn't realize it but... When I moved back to Austin, I was in Austin for maybe seven or eight months and then they announced the expansion of NWSL into Houston. And I remember going to a game in October, a Dynamo

game that somebody was saying, "Hey, did you hear they're talking about expanding the women's league to Houston?" And of course I've been around and watched all the iterations of professional women's soccer in the U.S., from WUSA to WPS and now to NWSL, so I was like yeah, I'm not holding my breath (*laughs*). And then like a week later, they announced it and so I kind of saw it grow and they brought in Tony DiCicco and then Randy Waldrum came in and they hired him as the head coach and then they announced open tryouts. And so I thought, well, I'll go to open tryouts, and I had been talking with Randy on email and Twitter and he was like, "Yeah, you should definitely come and we look forward to having you..." or whatever. So I came and I tried out the first day and then got invited back to the next day and then I got invited (*laughs*) into camp and then one thing led to another and three years later, I'm still playing with the Dash. I will tell you, though, I had a job in Austin, a great job, I had a lot of flexibility. I was able to work remote, it was a global position, so I supported people all over the world. So it didn't really matter where I was working out of because I was on video teleconferences and stuff like that and it didn't matter where I was at. So I actually would—I lived with my parents for a little bit the first season and I would drive home to see my husband and son on the weekends and it was crazy. And being a 30-something year-old and pretty well established and having to live with your parents is cool, but it gets old really fast. So my husband said, "If you want to play again, we're moving to Houston." So I said okay. We owned a house in Hawaii and we sold the house in Hawaii and we bought the house in Houston and we moved to Houston. And I continued my job in Austin for a while and then I actually switched to a job here in Houston and continued to play but it's made it a lot easier on my family for me to be here and playing in Houston but...

Tim: For one of those house purchases, you used a VA loan, is that correct?

Haley: Both. I used the VA loan for both, and so what I did was I used my VA loan certificate or whatever, my endorsement or whatever, to buy the house in Hawaii. And then when I moved, obviously my VA certification was still stuck in that home, so when I sold that house, then I was able to transfer it to the house that I purchased in Houston as a primary residence, so yeah, I use the VA for everything.

Tim: Yeah, that's wonderful. Did you find that process easy to understand?

Haley: Yeah, absolutely. It was actually the third home I bought using that. So when I was a second lieutenant, a little baby second lieutenant in Camp Lejeune, I had used it. And then I used it again in Hawaii and then again here. So I was kind of used to the process. And then I

think the biggest piece of advice I'd give to someone that's looking to use that and then purchase a home, is to go through a mortgage company that understands that process. You know, I went through Veterans—I went through USAA for my first few purchases and then Veteran's United for my most recent purchase, and both of those companies are fantastic so I've got nothing but great things to say about those.

Tim: Yeah, wonderful. You currently also help coach the Afghanistan Women's Soccer Team.

Haley: Yeah.

Tim: If I read right, you are the goalkeeper coach. How did that opportunity come about?

Haley: So my personal sponsor for cleats and apparel and stuff is a company called Hummel. And Hummel International actually sponsors, is the kit sponsor, so the uniforms—that's the soccer logo for uniforms—is the kit sponsor for the Afghanistan Football Federation. And Hummel Sports USA, who is a subsidiary of Hummel International, told me, "Haley, we've got to connect you with this girl, her name's Khalida Popal, she's the Program Director for the Afghanistan Women's National Team. We're getting ready to launch this new kit for them and you spent time in the Middle East and we really think you guys would get along well with these guys. We've got to put you in touch with each other." I reached out to Khalida and one thing led to another and we became best friends for life and I asked her if she needed any support from the Afghanistan Women's National Team because I knew she was trying to sort of revamp the program. And so I said, "If you need anything, any sort of help, let me know and I'd love to reach out, for anything I can do, let me know." And so she wrote back to me and she's like, "Well, how serious are you about that offer?" *(laughs)* and I said, "I'm totally serious." I said, "You need a goalkeeper coach, assistant coach, what do you need?" And she said, "Yeah, we need a goalkeeper coach and assistant coach." And so it was her and I and then we brought Kelly Lindsey on as well as the head coach, who also played for Randy Waldrum actually, she graduated from Notre Dame. And the program just sort of grew from there and I went from being the assistant coach to being like the lead fundraiser and finance guy and the kit guy and the logistics guy and the travel guy and ... so it's been a fun and awarding experience but it has been exhausting. Planning national team camps and especially with that team, you know many of those players live in Europe, some of them live in Canada, a few of them actually live in Afghanistan—and trying to coordinate travel and visas and passports and all that stuff can get relatively complicated but... And the international game is a completely different beast from the Pro Club Game. There's a lot of just politics and sensitivities that you

have to be aware of and cultural things, so it's been really challenging but really fun at the same time.

Tim: Yeah. Your understanding of physical fitness is probably the easier answer to this question, but beyond that, how do you feel like your time in the military—what have you gotten from that that you've been able to apply into your life in soccer?

Haley: Oh, I think just tenacity and endurance and mental toughness for sure. We laugh because we have a sports performance kind of strength and conditioning and fitness coach, his name's John DeWitt and he works for the Dash, and last year was his first season, sort of coming in and training the Dash. And I remember the first training session that he came to that he ran fitness for us, and I remember it being the first time, I was like, this really sucks, but I'm just going to keep putting one foot in front of the other (*laughs*) and moving. And it's funny because my teammates occasionally will stress out about him coming and he's going to be there and what are we going to do, and I've always just sort of joked with them that I've learned that there's literally nothing that he can do to me in 45 minutes that's going to come even remotely close to being the hardest thing I've ever done in my life. And so that gives you a little bit of perspective, I think. And the sort of stuff that you don't realize it at the time I think when you're in the military, but when you get out and you look back on it, you're like man, I really accomplished some incredible things—that's looking back on it, I don't think I could have, you know, if you had just laid it out flat, I probably would have been like, there's no way I'm going to be able to do that, but I did. And so now it's just, it's like we talked about, you don't quit. You make a commitment to something and that's what you do and it doesn't matter how hard it gets or how difficult it gets, you keep on charging through it, so... Yeah, definitely mental toughness I think for sure.

Tim: The NWSL is the National Women's Soccer League for anyone who's not familiar with the acronym. The season runs through Memorial Day, through Independence Day, through September 11, and as—I'm not aware of any other Veterans that are currently playing in the NWSL, yeah. So as one of the few Veterans that have gotten an opportunity to play inside the NWSL and being that person for your club, tell me about what it's like when you get to play on those holidays or on those days of remembrance or during those weekends, Military Appreciation Nights, knowing that you're not only representing the NWSL, your club, but also people are looking towards you as being the representative of the military space, since there is so few examples in the league. What's that experience like?

Haley: I mean, it's rewarding anytime you get to dress out and be a part of a club such as the Houston Dash. That's an organization that has

gone above and beyond as far as supporting Veterans and first responders even in this community in Houston. And so any time you get to dress out for something like that, it's rewarding, I think, along the holidays, and we had a Military Appreciation Night on 9/11 and that was a really good turnout. I have kind of shifted in my mindset towards ... it's more about serving others I think and giving back to the community that took care of me for so long, and I think any opportunity that I have to say thank you to the people that continue to serve and to other Veterans and service members is—that I find to be truly rewarding. I was a part of that community, I mean obviously as a Veteran and I'm still a part of that community, but I was given so many opportunities through the military and so to have an opportunity to give back to that community means a lot to me.

Tim: To finish out, to talk about sort of your experience with VA, we'd like to get feedback from our customers obviously—you said earlier you used VA for everything.

Haley: Yeah.

Tim: You have a disability claim with VA, you're about to use your GI Bill on law school. Let's start with the latter one of those. Which school are you going to be attending and how did you decide on that school?

Haley: So I was accepted to the University of Houston Law Center. I actually applied, I took my LSAT last October and applied in the spring, was accepted, and then I deferred a year in order to coach the Afghanistan National Team. So I sent an email to the dean, letting her know what was going on and immediately she wrote back and was like, "Absolutely, deferral granted, let me know about it next year." That sort of process, you know, I'm from Texas, Texas is my home of record, so I also get some benefit from the Hazelwood Act. My education obviously was paid for through the Naval Academy and I went above and beyond my initial active duty requirements. So when I got out, I'm actually authorized 80% of the 9/11 GI Bill benefits. So between scholarship money from the University of Houston and my GI Bill and the Hazelwood Act, 100% of my law school education will be covered. I should have some Hazelwood hours left over to pass on to my son as well, so...

Tim: Yeah, that's very cool. And applying for those benefits, the GI Bill—how did you find that process?

Haley: It was pretty easy. I just did it all online. I had to go two different websites to do it because you have to register with the Texas Veterans website as well, but it was really straightforward. And I got my letter, my eligibility letter, probably in like two weeks, to my mailbox at home, so yeah, it was pretty easy.

Tim: As we mentioned, you do have a disability claim with VA. Is that something that you went through on your own or did you have an organization as your advocate?

Haley: I actually went through that on my own. It is really awkward being a pro soccer player and receiving disability from the VA, but that's life. And I think everybody should do the process and do the paperwork because you never really know. I mean, I would feel guilty about it, but the bottom line here is that I spent seven years, close to eight years in the Marine Corps and I had health issues associated with that, so I filed a claim for disability based on my medical record. And so it was kind of a long process. I will say you have to be patient. From the time that I filed my initial paperwork online, to the time that I started receiving my benefits, it was about 18 months, but of course the payments were backdated. It was about a year maybe, before I was actually assigned physicians to go in and meet with, based on the issues that had come up in my medical records, so it's a long process. So I think the biggest—the advice that I got was basically upon TAPs, as I was doing my TAPs class, they said, "Oh, you need to get this done." And they were telling me, "Oh, you should get it done early and this is the form for getting it done early," and I was so busy trying to finish job hunting and all of that, that I didn't even worry about it. I didn't even start it until I got out. I think I was even already off of terminal leave by the time I started it. So my biggest piece of advice is when you're taking TAPs courses or you're getting ready to transition from active duty, to start it early. You know, start it early because the option and the ability to do it is there, you just need to look into it and then partner with someone that can help you get that done. Because the bottom line is, I wouldn't expect the VA to move that quickly on disability claims because there are a lot of claims that they have to get through and that they have to process and some are much higher priority than others, but I think, as Veterans and military members, if we can set ourselves up for success by starting that process as early as process, then we should.

Tim: Yeah, absolutely. Haley Carter, thank you so much for taking the time to do this, telling us about your time in the Marine Corps, your life with soccer, insight on your experience with VA and of course, thank you for your service to our country.

Haley: Yeah, absolutely, thank you, it was my pleasure.

Public Service Announcement:

Michelle: The words veteran and homeless should never go together.

Narrator: Michelle Garcia served in Iraq and Afghanistan. Richard Stokely took the skills he learned in Vietnam and put them to use as a paramedic. But when they left the service these veterans had problem with homelessness.

Richard: Homelessness is the worst thing for anyone to be involved in.

Narrator: If you're a veteran in need or know a veteran who is homeless or at risk for being homeless call toll free 877-424-3838 or visit va.gov/homeless.

Post-interview monologue:

As Haley mentioned in her interview, the VA home loan is a great product for Veterans and their families.

Information regarding home loans can be found at explore.va.gov, and clicking on the home loan icon.

The requirements to obtain a VA home loan are suitable credit, sufficient income, valid VA home loan certificate of eligibility, DD-214, certification that you will occupy the home, and other documents as needed for obtaining a home loan.

The certificate of eligibility can be obtained by using your eBenefits account at eBenefits.va.gov.

Let's wrap up by honoring Navy Veteran Billie Kuchinski as Veteran of the Day.

Billie joined the Navy in 1989 and attended recruit training in Orlando. She went on to serve as an Aviation Mechanist's Mate for four years. She converted to the Yeoman rating and served in that capacity until her retirement in 2009.

Billie now works in Human Resources at Naval Air Station Corpus Christi.

She is also active in her church and a member of Women Veterans of the Coastal Bend.

We thank Billie for her service.

If you'd like to nominate a Veteran of the Day, send an email to newmedia@va.gov that includes the Veteran's name, branch, years of service, tours, notable awards, and unique story. Be sure to attach three to five photos with at least one in uniform.

You can search #VeteranOfTheDay on Facebook, Twitter, and Instagram to see other Veterans that have received this recognition.

That does it for our very first episode. I want to thank you all for listening. I know there are a lot of options out there for entertainment so I appreciate you for spending your time with me. If you have any feedback or questions you'd like to have answered on the show, please Tweet them to us using #VApodcast or emailing us newmedia@va.gov.

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