PREVIEW CHAPTER

The Decision Point

Chapter 1 from The MBA OPORD by Wesley Lowenfeld · 2026 Edition

The Question Nobody Prepares You For

My battalion commander was going through the motions of a routine counseling session. Both of us knew it was a checkbox. The conversation usually wrapped in ten minutes. He was leaning back in his chair, working through the standard questions about professional development, when he asked one I wasn't ready for: "Where do you see yourself in the Army in ten years?"

It was a throwaway question for him. He probably asked every officer the same thing. But hearing it out loud did something to me. Ten years. I opened my mouth to answer and realized I had nothing: not "I want to command a battalion" or "I'm tracking for War College," just nothing. I didn't want to be anywhere in the Army in ten years.

I gave some vague answer about keeping my options open. He nodded, checked his box, and moved on. But I didn't move on. That question sat in my chest for weeks. It wasn't that I hated the Army; I didn't. It was that I couldn't manufacture a vision of a future in it, and for the first time, I stopped pretending I could.

The Army gives you manuals, checklists, and a formal Transition Assistance Program. Use those resources early. But no checklist can decide whether another assignment serves your goals or whether it is time to leave. That judgment is yours.

If you're reading this book, you're probably somewhere in the middle of that decision. Maybe you're a Captain approaching your ADSO, running the mental math on whether to stay for Major. Maybe you're already past your commitment and telling yourself you'll figure it out "next month." Maybe your spouse has started the conversation for you.

Wherever you are, I want to be honest with you: there is no universally right answer. I've seen officers leave and thrive. I've seen officers leave and regret it. I've seen officers stay twenty years and love every minute, and others who stayed too long because they were afraid of what was on the other side.

The person who finally unstuck me was my wife. We were living apart at the time. Her in one city, me at my duty station. I called her one night and said what I'd been circling for months: I was ready to go. Not "what do you think about me getting out". I'd already made the decision. I needed her to know, not to weigh in. She said, "I'll support you whatever you decide." It wasn't permission. It was confirmation that the person who knew me best wasn't surprised.

So I made myself a rule: I wouldn't drop my resignation until I had an acceptance letter in hand. No grand gestures, no burning bridges on faith. I would do what any good officer does before executing: reduce uncertainty, sequence the operation, and cap the downside risk. I studied for the GMAT between training, researched programs during whatever hours I could steal, and applied while still in uniform. When NYU Stern's acceptance came through, I walked into my commander's office the next week and submitted my paperwork. I wasn't running from the Army. I finally had somewhere to run toward.

Why Officers Leave (And Why It's Not a Failure)

The military treats attrition like a dirty word. The institutional pressure to stay (from retention officers, from peers, from the culture itself) can make leaving feel like a betrayal. It's not. Your service had a beginning and it will have an end, and choosing when that end comes is one of the most important leadership decisions you'll ever make. This time, you're deciding for yourself.

Officers leave for different reasons. Some are pulled toward an opportunity. Others are pushed by frustration with bureaucracy, deployment tempo, or the impact on family. Most experience some combination of both. Understanding your own reasons matters. They shape every decision that follows: whether to pursue an MBA, which program to target, what career you're ultimately building toward.

The push-pull dynamic is worth examining honestly, because it affects how you tell your story later. An officer who left because she was frustrated with a toxic command climate and an officer who left because she wanted to build something in the private sector will write very different application essays (even if they end up at the same school doing the same thing). Both reasons are valid. But the second one is easier to turn into a compelling narrative. If your primary motivation is frustration, that's fine; just make sure you're building toward something specific, not just running away from something broken.

I watched this play out in real time. A close friend of mine, a sharp officer everyone knew was getting out eventually, kept getting told to "just wait for company command." The logic was always the same: it'll look better on your resume, it'll round out your experience, you'll regret not doing it. So he waited. He took command, did a good job, and got out three years after I did. When he hit the job market, nobody cared. Not one interviewer asked about company command. Not one recruiter treated it as a differentiator. He ended up in the same industry, at a comparable company, doing similar work. Just three years later, three years older, and three years behind on building his civilian career.

The Army is very good at convincing you the next milestone matters. Sometimes it does. But the institution needs to retain capable officers, and your future may point elsewhere. Listen to your commander, then test that advice with people doing the civilian work you want.

This doesn't mean you should leave impulsively. The officers I've seen struggle most are the ones who dropped their paperwork in a moment of frustration—after a bad OER, a passed-over promotion, or a terrible PCS—without a plan on the other side. Leaving the Army should feel like a calculated advance to the next position, not a retreat under fire.

Reasons NOT to Get an MBA

Before we go any further, let me save some of you time and money. An MBA is not the right move for everyone, and this book wouldn't be honest if it didn't say that upfront.

An MBA probably isn't worth it if you already know exactly what you want to do and that field doesn't value the degree. If you want to be a software engineer, compare business school with the time and training needed to become one. If you want to start a company, compare two years in school with two years building it. Count tuition, living costs, benefits used, and earnings forgone. If you're hoping an MBA will figure out your career for you, it won't do that work on its own.

An MBA can be worth it if you want to transition into management consulting, investment banking, corporate strategy, marketing, or general management. It can give you a structured entry into the civilian professional world, a network, and access to recruiting. Whether that is worth the cost depends on the particular program and the job you want.

A buddy of mine did everything right on paper. He got into a great program, spent two years and a significant chunk of his GI Bill benefits, graduated, and immediately took a job at a Big 4 firm doing government consulting work. He leveraged the same security clearance he'd had since active duty. The work was fine. The pay was good. But within six months he admitted that he could have landed essentially the same role straight out of the Army. The clearance was the asset, not the MBA. He'd spent two years and six figures acquiring a credential that his specific career path didn't require. He doesn't regret the experience. He made good friends and enjoyed the break. But if he's being honest, it was an expensive detour.

If your post-military career path runs through government contracting, defense consulting, or anything where your clearance and military expertise are the primary value drivers, think hard about whether you actually need the degree or whether you're using business school as a comfortable way to delay a transition you could make right now.

Here are a few other signs an MBA might not be the right call:

You're doing it because everyone else is. The veteran-to-MBA pipeline is well established, and there's a gravitational pull toward it. But following a path because it's well-worn is not the same as following it because it's right for you. Some of the most successful post-military careers I've seen skipped business school entirely—officers who went straight into tech, started businesses, joined nonprofits, or pursued law or medicine instead.

You're not willing to recruit. The degree creates opportunities, but getting a job still takes work. If you're planning to coast through two years, collect the diploma, and figure it out later, you're taking an expensive risk. For a career switcher, recruiting needs a protected place on the calendar alongside coursework.

Your spouse isn't on board. I'll cover this in depth in Chapter 9, but I'll say it now: if your partner doesn't understand what they're signing up for—the financial hit, the move, the two years of intense schedule—the MBA will strain your relationship in ways you're not expecting. This isn't a solo mission.

Self-Assessment: Are You Ready?

Before committing to the MBA path, run yourself through these questions honestly. Actually honestly, not aspirationally.

What do I want to be doing in five years?

If you can't articulate a rough direction—not a specific job, but a category—you need to do more thinking before you start applications. Business school admissions committees can smell "I don't know what I want to do" from a mile away.

I'll be honest—I didn't fully know either. When I started my applications, I couldn't have told you what I wanted to be doing at 35. But I did enough research to understand the common post-MBA paths, and I realized that not knowing could actually be an asset if I framed it correctly. Consulting became my answer—not because I'd dreamed of it since Boston College, but because it was the one career where intellectual curiosity and a lack of specialization were features, not bugs. I could credibly say that after years in a single institution, I wanted exposure to multiple industries, problem types, and business models before committing to a specific direction. That story was true. It was also strategic.

Admissions committees don't need your whole life mapped out. They need a credible next step and a reason their program helps you take it. If you're uncertain, do the research: speak with people in the roles you're considering, identify what attracts you to the work, and explain what you still need to learn. Honest exploration is stronger than a polished goal you don't believe.

Can I afford two years without income?

The GI Bill can cover substantial costs, but your eligibility and the school's charges determine the result. Yellow Ribbon, scholarships, and fellowships may help. Eligible veterans may also qualify for Veteran Readiness and Employment (VR&E), an employment program that can support necessary education under an approved plan. We'll cover funding in Chapter 7. Start with a household budget now, including tuition, rent, childcare, healthcare, and the earnings you will give up.

Is my family ready for this?

If you have a spouse and kids, an MBA is a family decision. Your partner needs to be a co-conspirator, not a bystander (we'll cover this in depth in Chapter 9).

Am I running from the Army or running toward something?

Both can be valid. But if your only motivation is escaping your current situation, make sure you're not trading one set of frustrations for another. Business school has its own bureaucracy, its own politics, and its own version of mandatory fun. If you're the type who's perpetually frustrated with institutional inefficiency, an MBA program won't cure that. It'll give you a different flavor of it.

Do I have the academic foundation?

Your undergraduate record is part of this assessment. Mine needed explaining, so I'm the last person to gatekeep on undergraduate performance. Be honest about whether you can handle graduate-level quantitative coursework. If you struggled with math in college and haven't done analytical work since, prepare for accounting, statistics, and corporate finance before classes begin. Work through an introductory course and some practice problems. Find the gap while you still have time to close it.

Put the decision on paper.

The free Military MBA Application Checklist turns the process into a working plan. It is available alongside the Reader Toolkit at https://thembaopord.com/readers.