

TraCen Cape May Education Update #288

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Congratulations!!

The following personnel in the Cape May area passed Coast Guard Institute end-of-course, AQEs, and other tests since the last update:

Name	Work Site	Test
SN Jazmine Orozco-Vanderwaal	TraCen (Gym)	E-PME-4
BM2 Jeffrey Gehrke	TraCen (Seamanship)	E-PME-6
SN Brendan Mandigo	TraCen (Purchasing)	SK3*

* First time taking this test

Also LT Johna Rossetti (formerly aboard CGC *Dependable*, now at the 17th District operation center), just earned her Bachelor of Science in Environmental Studies from American Military University.

Well done and congratulations to everyone!!

And if you've just finished a degree program or have any other noteworthy academic achievement to brag about, please let me know so I can recognize you for it.

Question of the Week

Q: I'm thinking of applying for PPEP, but don't like the idea of giving up my GI Bill benefits if I'm selected. Is there any way around that?

A: First off, relax: you are not required to give up any GI Bill benefits if you're selected for a degree completion program like PPEP, ACET, or CSPI. The only thing related to your GI Bill benefits that you have to sign is a Page 7 stating that

you understand you may not receive GI Bill benefits for courses that are part of your PPEP/ACET/CSPI program, courses the Coast Guard is paying for.

There's no prescribed language for this Page 7, but it should say something like this: "I acknowledge that I am prohibited from filing a claim for education benefits authorized by Title 38 of the U.S. Code [e.g., Montgomery GI Bill-AD (Ch. 30), Post-9/11 Veterans Education Assistance Act (Ch. 33), Montgomery GI Bill-SR (Ch. 1606), or Reserve Education Assistance Program (Ch. 1607)] for courses taken as part of the Pre-commissioning Program for Enlisted Personnel (PPEP) program."

Signing this Page 7 will **not** make you ineligible to use your GI Bill benefits later on for courses not paid for by the Coast Guard.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at andrew.g.webb@uscg.mil.

Frequently-Confused Words

The English language includes hundreds of words people are unsure which to use. Over the next several weeks, I'll highlight many of them here. Today: ***perspective*** and ***prospective***.

Perspective is generally used in its noun form, and relates to one's view (either actual or figurative). In art, it relates to the technique of representing 3-dimensional objects on a 2-dimensional surface; the spatial relation of objects as they might appear to the eye: "Alberti, in Florence, wrote down the rules of perspective in the 15th century."

The word is also used to describe the capacity to view objects or concepts in their true relationship or relative importance: "The XPO thought BM1 Brown put the upcoming patrol in the proper perspective with respect to the whole operation."

Prospective is an adjective and has to do with a future event or the likelihood of a particular outcome: "The prospective effects of the law were hard to predict" and "The clinic had a class for prospective mothers."

If there are any words you often mix up, please e-mail them to me at andrew.g.webb@uscg.mil.

ESO on TAD

TraCen Cape May's ESO will be on TAD the whole week of 19 April. ***Please plan accordingly!!! There will be no testing that week.***

How Do I Select a College without CG Institute Degree Plans?

Since the Institute stopped producing degree plans last December, many Guardians have been stymied about how to pick a school to get a certificate or degree from. "How do I know if any of my Coast Guard experience credits will count?" is the question I hear most often.

Although it won't directly answer that question, a new booklet from TraCen Cape May will at least lay out the steps you should consider following when choosing a college or university. You can download or print it from <http://www.uscg.mil/hq/capemay/Education/doc/Booklet04.pdf>. Be aware that it's formatted as a booklet.

If you print it out as it is and try to make sense of it as if it weren't a booklet, you'll fail. Just download it, print it out, feed it into a copier that does double-side copying, and select single-side to double-side. ***Don't re-arrange the pages or turn them all in one direction.*** Or you can download the file and print it directly from your computer to a double-side copier or printer, that'll give you the same result. Either way, just fold the output in half and you'll have the booklet.

New College Info

Periodically, the TraCen Cape May's Education Center receives flyers, brochures, posters, and other information from colleges and universities around the country which are hoping to tap into the military market. This information is available for browsing any time during working hours (including lunch time). ***The fact that this information is available does not constitute an endorsement of the corresponding schools or programs.***

The most recent offering (from a regionally-accredited school with tuition lower than the max covered by tuition assistance) is from *Charter Oak State College* in Connecticut. You can check out its Summer 2010 online course list and schedule in the Education Center (Admin Building, Room 113). Or go to <http://www.charteroak.edu/summer> and <http://www.charteroak.edu/Prospective/Admissions/Military/>.

New Page on TraCen Cape May Education Web Site

If you're considering applying for PPEP (the Pre-commissioning Program for Enlisted Personnel), check out the new FAQ page on TraCen Cape May's web site: <http://www.uscg.mil/hq/capemay/Education/ppepfaq.asp>.

More College Scholarships!

The Hispanic Engineer National Achievement Awards Corporation (HENAAC) Scholars Program "has a goal of providing over \$200,000 in scholarships in 2010. Scholarship dollar amounts range from \$500 to \$5,000. The total number of scholarships awarded will be based on final contributions given by the sponsors to the scholarship program by 30 July 2010." For more information, go to <http://www.greatmindsinstem.org/henaac/scholars/>. ***Don't assume you're ineligible if you're not of Latino origin!***

The Asian American Government Executives Network (AAGEN) is also offering scholarships "to promote, expand, and support Asian Pacific American (APA) leadership in federal, state, and local governments." For more information, go to <http://www.aagen.org/LinkClick.aspx?fileticket=j7c%2f1NC4fE4%3d&tabid=54&mid=373>.

The Navy's Space and Naval Warfare Systems Command (SPAWAR) has a number of programs (paid and unpaid) for college students. Check them out at <http://enterprise.spawar.navy.mil/body.cfm?Type=C&category=18&subcat=5>.

The American Society for Quality offers a scholarship for those seeking certain advanced degrees (<http://www.asq.org/about-asq/awards/scholarships.html>).

And the DoD services all have Reserve Officer Training Corps (ROTC) programs that provide college scholarships and monthly stipends in exchange for a commitment to serve as an officer. Info about the Navy's program (NROTC) is at <https://www.nrotc.navy.mil/scholarships.aspx>; the Army's program (AROTC) at <http://www.goarmy.com/rotc/scholarships.jsp>; and the Air Force's program (AFROTC) at <http://www.afrotc.com/>.

2010 Tax Breaks for Students

(from GovCentral.com)

Every year when tax season rolls around, you can qualify for tax credits or deductions on eligible tuition costs and student loans. Here are the three programs that can save you thousands of dollars in taxes.

Hope Scholarship Credit

Taxpayers during 2009 and 2010 tax years can receive a \$2,500 tax credit on qualifying expenses for tuition, fees and course materials. The credit can be taken for the first four years of college. After 2010, the credit becomes \$1,800. The Hope credit cannot be combined with the Lifetime Learning Credit for the same student during the same tax year. ***Keep in mind that expenses you were reimbursed for do not qualify for this credit.***

Lifetime Learning Credit

With the Lifetime Learning Credit, taxpayers can receive up to a \$2,000 tax credit for qualifying tuition expenses. Any higher education course qualifies for the credit including graduate courses and degrees. Continuing education students can also qualify for the credit. **Keep in mind that expenses you were reimbursed for do not qualify for this credit.**

Student Loan Interest Deduction

Each year, taxpayers can deduct up to \$2,500 in student loan interest paid on qualified education loans. Interest paid on both federal and private loans is eligible. You can take this deduction even if you do not itemize, as it is an above-the-line exclusion from income. You should receive a 1098-E tax form annually from lenders which shows how much interest you paid over the last year.

ASVAB/AFCT Math Test Workshop: 15 April

Starting on 15 April, TraCen Cape May will begin hosting informal AFCT/ASVAB preparation sessions every Thursday from 1130 to 1300. Initially, the focus will be on the two math tests: AR and MK. If there's interest shown, other subjects may be added to the mix.

For information as to what topics are covered on the AR and MK tests, go to <http://www.uscg.mil/hq/capemay/Education/ar.asp> and <http://www.uscg.mil/hq/capemay/Education/mk.asp>.

Resources you can use to prepare/practice for these and the other tests in the battery are listed at <http://www.uscg.mil/hq/capemay/Education/asvab.asp#preparing>.

And if you'd like to be a tutor in this project, please contact me at andrew.g.webb@uscg.mil.

Scholarship and Financial Aid Explorer

The Scholarship and Financial Aid Explorer (SFEX) was developed by the Marine Corps to make it easier for military personnel to find scholarships directly relevant to them and their dependents. SFEX provides a listing of over 600 scholarships and is open to all servicemembers at no cost. You can check it out at <http://www.mcsfex.net/Default.aspx>.

Parents of High School Students, Check This Out

Might your daughter or son benefit from college-level summer study at Cornell University? If so, please tell them about Cornell University Summer College Programs for High School Students.

Cornell's Summer College, now in its forty-ninth year, is one of the nation's longest running and most highly regarded pre-college academic programs. It brings more than 800 academically talented high school sophomores, juniors, and seniors from around the world to Cornell each summer for three- and six-week programs.

Summer College students have the unparalleled opportunity to:

- experience what it's like to live and learn at a great Ivy League university,
- take real university courses,
- work closely with Cornell's world-renowned faculty,
- learn three to six college credits,
- explore majors and career options,
- get a jump on successful college applications,
- make friends from around the world, and
- much, much more.

For more information, go to www.summercollege.cornell.edu.

Operator of Uninspected Passenger Vessel Courses

A lot of people want to know if they can use tuition assistance (TA) or the GI Bill to pay for a vessel captain's license course. The general rule for TA is that the course has to be offered by a nationally- or regionally-accredited institution AND must yield transferable credit (i.e., credit you can apply at another accredited school toward a degree program).

As to the GI Bill, it all depends on whether the state in which the course is offered has approved the course for GI Bill funding. For more info about whether a particular course is covered by the GI Bill, go to <http://www.uscg.mil/hq/capemay/Education/gibill-o.asp#saa>.

Mr. Monty Mathis, full-time ESO at Sector St. Petersburg, has identified what seems to be the only college which offers distance learning courses to prepare you to take the 100-ton captain's license exam. And, because you can earn college credit for them, they're covered by TA. They're offered by Northeast Wisconsin Technical College. For more information, go to <http://www.nwtc.edu/academics/certificates/Pages/Charter-Boat-Operators.aspx> and <http://www.nwtc.edu/academics/ProgTeamSites/publicsafety/specializedtraining/Documents/OPUV.pdf>.

Earn Up to 12 College Credits for Knowing Another Language

The CollegeBoard has CLEP tests for three different languages through which you can earn up to 12 undergrad college credits. The languages are French, German, and Spanish. And beginning in mid-April, ESOs who are also DANTES Test Control Officers (TCOs) will be able to administer the Spanish test. This will save you from having to find a national test center and pay the (reimbursable) fee for the test.

If you're interested in taking the Spanish CLEP test, you can order it through your TCO/ESO.

Coast Guard Foundation Grants

The Coast Guard Institute is accepting applications for the Coast Guard Foundation Education Grants and Vander Putten Education Grants programs. However, keep in mind that there are **currently no funds for these grants**. While funding is expected to be available in the not-too-distant future, there is no way to predict when this will be. Applications will be processed in the order in which they were received until funds have been exhausted.

Receipts must not be dated more than a year before the date the Institute receives the application. That is, if your application reaches the Institute on 10 April 2010, receipts can't be dated before 10 April 2009. Also, receipts must include a description of the item purchased and must show proof of payment. Copies of receipts must be legible and if you send original receipts, be aware they will not be returned.

If you want to take an exam to be licensed in a particular field (such as physical therapy), you can receive a CG Foundation grant for the books you use to prepare for the exam. For more information, go to <http://www.uscg.mil/hq/capemay/Education/grants.asp#cgf>.

Scholarships for Students Affected by Cancer

Scholarships are available for cancer patients, cancer survivors, children of a cancer patient or survivor, students who lost a parent to cancer, and students pursuing careers in cancer treatment. For more information, go to <http://www.finaid.org/scholarships/cancer.phtml>.

College/University Billing and TA

If you're taking college-credit courses from Brigham Young University (BYU - Utah), be aware that it refuses to use the Navy's electronic invoicing system for tuition assistance (TA). (The Navy processes TA payments for the Coast Guard and Marine Corps, as well as for itself.)

The Coast Guard Institute and Navy have been trying for over a year to convince a number of schools (not only BYU) that it's in their best interests to use the electronic invoicing system, since it lets them get paid in days instead of weeks. But they have stood firm on not doing so.

What this means for you is, essentially, that you can't use TA to pay for distance learning courses from BYU or any other school which won't use the Navy's electronic billing system.

Junior Officers, Listen Up!

Many junior officers are unaware of the procedures for ensuring promotion boards and detailers know about higher education they've completed and their extracurricular career development activities. You should fill out form CG-4082 (<http://www.uscg.mil/hq/capemay/Education/doc/CG4082.pdf>) and e-mail it (with scanned copies – front and back – of your official transcript or a certified copy of it) to the appropriate person at the Personnel Service Center Military Records Branch (PSC-psd-mr, formerly known as adm-3) (<http://www.uscg.mil/psc/adm/adm3/contact.asp>).

If you want an advanced degree entered into DirectAccess, fill out form PPC-2030 (<http://www.uscg.mil/hq/capemay/Education/doc/PPC2030.pdf>), attach copies of your diploma and the corresponding transcript, and take it to your SPO or other YN who enters data into DirectAccess.

Finally, to have Graduate Record Exam (GRE), Law School Admission Test (LSAT), and other standardized test scores sent directly to PSC-psd-mr – which is highly recommended – follow the instructions outlined on page 14 of the *officer Postgraduate and Advanced Education Application Process Guide* (http://www.uscg.mil/opm/Opm1/Opm1docs/PG/AY10Docs/AY10_PG-Adv%20Ed_Process_Guide.pdf).

You can find an on-line version of this item (with hyperlinks to the forms and Guide) at <http://www.uscg.mil/hq/capemay/Education/opd.asp>.

Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

Build Skills for Education Success

If you're about ready to start taking college courses or want to improve one or more ASVAB scores, check out the Online Academic Skills Course (OASC) from Peterson's. It's designed to help you build your math and verbal skills, which will help you score well on exams and excel in your career – in or out of the Coast Guard.

OASC is available free 24/7 to you and your family on the Internet.

How does it work? You first take an initial test to measure your strengths and weaknesses. Then you'll receive a personalized set of lessons based on your test results. Those lessons will engage you with interactive activities, flash cards, quizzes, and practice tests. Once you've completed all the lessons, you'll take another test to evaluate your progress.

For more information, to register, and to get started, go to <http://www.petersons.com/dantes>.

Studying for a CLEP Test or DSST?

If you're interested in taking a CLEP test or DSST, keep in mind that these are not gimme tests; you'll likely need to study quite a bit for them to pass. Remember: these are the equivalent to final exams for one or two semesters of college courses.

Among the resources you can use to prepare for these tests are a number listed on my and the Coast Guard Institute's web sites (<http://www.uscg.mil/hq/capemay/Education/clep.asp#study>, <http://www.uscg.mil/hq/capemay/Education/dsst.asp#study>, and http://www.uscg.mil/hq/cgi/downloads/DANTES_exam_matrix.pdf). And don't ignore Peterson's Online Academic Skills Course (OASC), available free to both Coast Guard personnel (military and civilian) and dependents of servicemembers. Check it out at <http://www.petersons.com/dantes/>.

TraCen Cape May Testing Calendar

Tests at TraCen Cape May are administered by appointment according to the following schedule:

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800): EOCTs and AQEs*

Thursdays (0745): colleges tests, CLEP tests, DSSTs, SATs, ACTs

* If operations or your work schedule make it impossible for you to take an EOCT or AQE on a Tuesday morning, you can take it on a Thursday morning.

This schedule leaves most of the day on Tuesdays, as well as all day on Wednesdays, Fridays available for other occasional tests, counseling, and other face-to-face interactions with you. When no one is taking a language test, the doors to the Education Center are open on Mondays, as well.

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me.

Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site

(http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp) has all kinds of information about the program.

Including a new on-line way to determine if you're eligible to participate in Troops to Teachers:

http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp.

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time.

Check out the information on my web site related to career transition

(<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

You should also request an education assessment from the Coast Guard Institute

(<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one later.

If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans

(<http://www.military.com/Careers/Home/0,13373,,00.htm>).

And don't discount the idea of working in the public sector. Not only are there thousands of jobs in the federal government, identical to private-sector jobs in which you can put your skills, knowledge, and experience to use while maintaining job security unavailable in the private sector (<http://www.fedjobs.gov/>), governmental entities at all levels – state, county, municipality, school district, port district, etc. – provide similar benefits.

ACCC's Library Open for Studying

One more thing: the new campus's classrooms, labs, and library are all state-of-the-art. Even if you're not ready to register for classes right away, you should take the opportunity to visit the campus and look around. The Director of Academic and Student Services has extended a personal invitation to anyone who'd like to use the library to study, for research, or for pleasure reading. It's very quiet, well-lit, and has very comfortable furniture.

Quick Reference Study Guides

The TraCen Education Center also has a binder full of SparkCharts Quick Reference Guides on almost 40 subjects. You're welcome to use these in the Education Center or make copies to take with you. You can check out the subjects available at <http://www.uscg.mil/hq/capemay/Education/books.asp#spark>.

Education Library

In addition to SparkCharts, the Education Center also has a library of books on leadership, management, Coast Guard history, and other topics. Also in the library are the latest Professional Qualification Guides (PQGs) for each rating.

The Education Center also has dozens of brochures and books on college, financial aid, the officer program application process, and other things. If there are multiple copies, you're welcome to take one.

Get It in Writing!

A recent article on [military.com](http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html) by retired Coast Guard Chief Terry Howell (<http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html>) provides extremely good advice about how to avoid making costly mistakes when dealing with the VA about your education benefits.

The advice is equally applicable to dealing with *any* government or corporate bureaucracy, for that matter.