

TraCen Cape May Education Update #290

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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 Nicole Disiro	TraCen (Purchasing)	SK3

Also, PA2 Christopher McLaughlin (working out of CGAS Atlantic City) has just completed his Bachelor of Arts in Psychology from Rutgers University.

Well done and congratulations, SN Disiro and PO McLaughlin!!

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 just went into eTA – the on-line tuition assistance application system – and noticed that a couple of my grades aren't listed there. My school's been sending them in until now, what should I do?

A: First, be aware that even though some colleges and universities send your grade report to the Navy after you complete a course, you're the one who's responsible for doing so.

The Coast Guard Institute (not the Navy's TA office in Pensacola) is where all grade reports are supposed to go. So if your school sends your report to Pensacola and the Navy people there don't annotate the TA computer system for some reason (e.g., the report never arrives, it gets lost, or they're too busy with Navy and Marine Corps work) you'll receive a computer-generated nastygram saying you have to repay the tuition assistance used to pay for that course.

The way to avoid any problems is to send a copy of your grade report to your ESO as soon as it's available. You can find instructions on what to do at my web site, <http://www.uscg.mil/hq/capemay/Education/ta.asp#grades>.

And even though you've submitted your grade report to your ESO, get in the habit of checking eTA a week or two after doing so to make sure it actually got into the TA computer system. If it didn't, bring it to your ESO's attention immediately.

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: **imminent** and **eminent**.

Imminent is an adjective meaning ready to take place, especially as in hanging threateningly over one's head ("The child was in imminent danger of being run over").

Eminent is an adjective meaning to stand out. This can be taken any of three ways: as in readily perceived or conspicuous ("The black sheep was eminent in the flock of otherwise all white sheep"), as in physically projecting from an object ("The mountain had an eminent outcropping"), or as in above others in some quality or position, famous ("She was an eminent expert in her field").

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

ACCC Course Guides Available!

In case you haven't already seen them, you can find the Summer and Fall 2010 course guides for Atlantic Cape Community College in the Exchange, outside the Education Center (Admin Bldg, Room 113), and in the lab waiting area in the Medical Center.

SK/F&S Professional Development

Thomas Edison State College (TESC) and CG-843 have entered into an agreement to provide a way for SKs and CWO (F&S)s to earn a bachelor of science degree in business administration with an accounting emphasis. (Of course, this degree is open to you even if you're not an SK or CWO (F&S), but you probably won't have as many credits to apply toward the degree.)

Like most bachelor's degrees, this one requires completion of 120 credits. However (depending on your pay grade and experience) TESC will accept between 18 and 42 credits acquired through military service. All courses are completed via distance learning in any of three formats (one is on-line).

TESC's tuition is currently \$230/credit. Using the Coast Guard's tuition assistance (TA) you can take up to 18 credits per fiscal year without paying for anything but books yourself. (The allowance for TA is \$4,500/FY.)

How will this degree help you? You can

- complete the academic requirements to become eligible for CGFM certification or a 0500-series civil service job;
- complete the academic accounting courses needed to take a CPA license exam (although most states require you to complete 150 total credits to take the exam); or
- strengthen your resume, if you're considering applying for CWO or, if you're already a CWO, a LT's commission.

To pursue this program, collect the following documentation:

- High school diploma (or GED certificate)
- College transcripts (if any)
- CLEP/DSST score reports

- Completion certificates from “C” schools or other relevant training

Then request an education assessment from the Coast Guard Institute (<http://www.uscg.mil/hq/capemay/Education/doc/CGI1561.pdf>).

Once you have all the documentation (including your CG Institute transcript), contact CG-843 (LCDR Will Budovec @ 202-372-3655 or Ms. Serena Sanchez @ 202-372-3603) for further instructions.

Children of Servicemembers who Died in the Line of Duty

One of the provisions of the new GI Bill (Post-9/11 Veterans Education Assistance Act) allows children of servicemembers who died in the line of duty after 10 September 2001 to receive the same benefits available to others (i.e., tuition & fees payment, a housing allowance, and a book stipend).

Eligibility for this benefit depends on whether the applicant meets the following conditions:

- If the applicant is eligible for benefits under the Montgomery GI Bill Active Duty, Montgomery GI Bill Selected Reserve, and/or the Reserve Educational Assistance Program (REAP), he or she must relinquish eligibility under one of those programs to receive benefits under Post-9/11 GI Bill;
- The character of an applicant’s discharge from his or her own service does not affect eligibility resulting from line-of-duty death of a parent;
- An applicant on active duty will receive benefits at the active duty benefit rate (i.e., is eligible for unlimited tuition and fees, but not eligible for monthly housing allowance or books and supplies stipend);
- An applicant who meets the service requirements to transfer entitlement under Post-9/11 GI Bill may be eligible to transfer up to 36 months of entitlement to his or her dependents.

For more information on the benefits under the new GI Bill, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33.asp>.

Applicants currently enrolled in school may apply for benefits under VA’s Dependents’ Educational Assistance Program. The program offers up to 45 months of education benefits.

For information about any of these benefits, and which might be best for you, call the Department of Veterans’ Affairs at 888-442-4551 or 800-827-1000, or go to its web site (<http://gibill.va.gov>).

Is Distance Learning for You?

The University of Georgia has come up with an on-line assessment tool you can use to determine if computer-based distance learning is for you. It’s called SORT (Student Online Readiness Tool, <http://www.alt.usg.edu/sort/html/sortlau1.html>) and is based on research that says there are "six main topics closely related to a student’s success in the online learning environment". These are, Experience with Technology, Access to Technology, Study Habits, Lifestyle, Goals and Purposes, and Learning Preferences. "Each section of SORT has a brief description followed by a questionnaire. Based on your responses to questions, feedback is provided on your personal readiness profile, along with suggested strategies for success and links to more information."

Wondering What to Major In?

Are you interested in getting a college degree, but unsure about what to major in? Drop by the Education Center and pick up a copy of *College Majors that Work*. This book has an excellent, easy-to-follow system for determining what major best matches your interests.

You should also check out chapters 3 (“Career Exploration Information”) and 5 (“Researching Employer and Labor Market Information”) of the book *Best Career and Education Web Sites*. Before you dive into a major, with the intention of going into a particular career field, read these chapters. They can help you figure out if there’s actually a future in your chosen

field. The last thing you want is to invest a lot of time and money in getting a particular degree only to find when you're done that there aren't many jobs available in the field you prepared for or that advancement in that field is slow or frozen.

Interested in Working for Yourself?

Chapters 7 ("Self-Employment and Small Business") and 8 ("Temporary Work, Contract Employment, Freelancing, Teleworking, and Volunteering") of the book *Best Career and Education Web Sites* have many great leads. You can pick up a copy in the Education Center.

Using TA and GI Bill Benefits at the Same Time

You probably already know that you can use tuition assistance (TA) with any type of financial aid: government grants (including Pell Grants), private grants and scholarships, loans, whatever. The only prohibition is against receiving GI Bill education benefits for the same courses TA is paying for.

Note that I said same courses, rather than "at the same time". This means that if you were taking a total of five 3-credit courses, for example, you could use TA to pay for one or more courses (and any associated course fees), then request GI Bill benefits for the other courses (and only those other courses).

Under this scenario under the MGIB-AD, you'd receive full-time benefits (currently \$1,368/month) if you claimed 12 of those credits for MGIB-AD benefits purposes. You could use this money for **any** purpose: paying tuition and fees, for rent, car repairs, even a vacation. You could also use the money to cover books and supplies for the costs not covered by TA.

Under the new GI Bill, your school would be paid directly for the courses TA isn't covering (tuition and fees). If you were eligible for the housing allowance you'd receive that monthly. If you were eligible for the book stipend, you'd receive that at the beginning of the school term. For the course(s) you used TA to pay for, you could still use the money you received from the housing allowance and/or book stipend to pay fees and other costs not covered by TA.

For Reservists, the MGIB-SR is slightly different. If you're eligible for TA and taking anything less than a half-time course load, you can't receive MGIB-SR payments. (Most schools consider full-time to be 12 credits.) That is, you can use only TA if you're taking less than a half-time course load. Using the example for the MGIB-AD above you'd receive full-time benefits (currently \$333/month) if you claimed 12 of those credits for MGIB-SR benefits purposes. You could use this money for **any** purpose: paying tuition and fees, for rent, car repairs, even a vacation. You could also use the money to cover books and supplies for the costs not covered by TA. However, if you were taking a total of fewer than 6 credits, you'd be able to use only TA.

Before You Start Taking College Courses . . .

Most Guardians came into the Coast Guard intending to get a college degree. But duties, family, and other commitments often have a way of pushing those intentions to the bottom of the to-do list.

Then, one day, you're reading *Navy Times* or watching TV and see an ad for a college that makes it seem so easy – especially since tuition assistance and the GI Bill make paying for college a non-issue. You log onto the school's web site (or maybe call the number you saw on the screen or in the *Navy Times* ad) and before you know it, you're enrolled. Let's pause for a moment and rewind this scenario.

Before you provide any school any information (whether on-line or by phone), think about what you're doing. If you were about to buy a car or a large-screen TV or a house, would you rush out and do so without at least comparing a few of them? Most likely the answer's "no". Yet next to buying a house, education is the most expensive purchase you're probably ever going to make – and my experience tells me few compare schools before enrolling.

And even though the Coast Guard or your GI Bill benefits are probably going to pay for most of it, don't you want to be sure the education you're buying will actually do for you what you want it to do?

The first thing you should want to find out is whether the school is accredited and, if it is, what type of accreditation it has. Accreditation ensures that the same degrees from different institutions have equal value. It's one indication of the value of your degree. In the U.S., there are two main types of accreditation: regional and national.

Regional accreditation is considered the highest type. Regional accreditation virtually guarantees that the credits and degrees earned from an institution it will be accepted by other schools if you should ever want to obtain another degree. (I used the word "virtually" because every college and university in the United States sets its own criteria for accepting credits and degrees toward its own degrees.) If you plan to get a graduate or professional degree from a regionally-accredited school, for example, you'd almost certainly want to get your undergraduate degree from a regionally-accredited institution.

National accreditation is a bit lower down the ladder than regional accreditation. Schools that are nationally accredited may award degrees, but many regionally-accredited undergraduate, graduate, and professional degree programs won't accept credits or degrees earned at nationally-accredited schools toward their degrees. So, for example, if you got a bachelor's degree at a nationally-accredited college and then applied for law school, you might find law schools don't recognize your bachelor's degree as satisfying their admission requirements.

Accreditation by itself means little. But it's an important factor and one you should consider carefully before you make a decision to take courses from a particular institution.

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.

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=7c%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/>.

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.

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>.

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.

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>.

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.