

# TraCen Cape May Education Update #315

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## ESO on Leave

I'll be on leave from 16 through 30DEC, inclusive. The Education Center will be closed during that period.

## Question of the Week

**Q:** I'm stationed on a cutter and would like to prepare to take a CLEP test while underway. What do you recommend I do?

**A:** A really good way to prepare for a CLEP test (or a DSST or ECE exam) is through a "Brown-bag University". Essentially, this is a study group set up by a number of people interested in taking one of these exams. (The term "brown-bag university" is used both in the military and civilian workplace because these study groups often meet during lunch time.)

How does it work? First, everyone agrees which test they want to take. Then they find a facilitator who can guide them through the process (preferably someone very knowledgeable about the subject of the test). The facilitator then obtains the test's official study guide. For CLEP tests, go to <http://www.uscg.mil/hq/capemay/Education/clep.asp#guides>; for DSSTs, go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp> and click on the title of the test you're studying for; for ECEs, you'll need to get it from an ESO who's also a DANES Test Control Officer (TCO). These study guides/fact sheets include an outline of each test's content, which lists the approximate percentage of the examination devoted to each content area and includes about 30 sample questions

The study guides/fact sheets also list one or more reference books (usually college text books) useful in preparing for the test. You and the other members of the study group decide which book to buy then purchase copies for yourselves. Or your command may agree to buy one copy of the book for each member of the group.

Once you've got the books, your group, your facilitator, or both create lesson plans based on the content outline, set aside a times during which to hold your classes.

After finishing lessons for all the subject areas covered in the test, your ESO will order enough tests for each study group member (if she's a DANTES TCO) and will administer tests, preferably all at the same time. If your ESO isn't a TCO, you'll need to arrange to take the test through a TCO. Most full-time ESOs are TCOs.

Keep in mind that although these tests are free the first time you take them, if you fail and want to take a test again, you have to pay for it. DSSTs cost \$80; CLEP tests cost \$122; ECEs cost between \$250 and \$355, depending on the test.

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](mailto:andrew.g.webb@uscg.mil).

## Web Page in the Spotlight

There's a lot of stuff on the TraCen Cape May web site you might not check out if you didn't know it was there. So this week, I'm spotlighting **Current Deck Watch Officer Exam Policies** (<http://www.uscg.mil/hq/capemay/Education/nrt4.asp>).

## Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the often-confused words *liable* and *libel* – both of which have legal connotations.

**Liable**, when used in legal situations, means obligated according to law, or subject to legal confiscation. E.g., "The jury found him liable for damages caused when his truck ran through his neighbor's living room wall."

But it can also be used in the sense of being in a position to be infected by a disease ("Not washing your hands frequently makes you more liable to catch a cold") or to become injured ("Watch out, or you're liable to fall!").

**Libel**, generally, is a written statement which defames someone. "Peter Zenger was charged with libel for printing criticism of New York's governor even though it was written by another person."

If there are any word usage, grammar, or similar issues you've encountered, please e-mail them to me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## Deck Watch Officer Prep Course & Practice Test

(thanks to Mr. Monty Mathis, full-time ESO at Sector St. Petersburg)

If you're preparing to take either of the Deck Watch Officer exams (DWINTO, the closed-book test, or DWINTR, the open-book test), you should check out the Navigation Rules (NAVRUL) eCourse on the Coast Guard Learning Portal (<http://learning.uscg.mil>). The estimated total time to complete the course and take the test is four hours, but you can leave the course and return to it later.

For more information about current Deck Watch Officer exam policies, go to <http://www.uscg.mil/hq/capemay/Education/nrt4.asp>.

## Scholarships for Women In or Veterans of the Military

The Women's Memorial Foundation administers the two programs each of which awards scholarships of up to \$5,000 for women working toward bachelor's or master's degrees.

The Foundation also administers another program which awards a \$1,000 scholarship to be used toward an undergraduate nursing degree.

For more information on these, go to <http://www.uscg.mil/diversity/gendernews.asp>. And for information on scholarships in general, with links to specific scholarships, go to <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

## You, TA, and Scholarships

Don't assume that because you're using tuition assistance (TA) and have received the maximum from CGMA and CG Foundation grants that there are no other resources to help you out financially.

First of all, let's put a rumor to rest: you **can** apply for and use scholarships along with TA.

Second point: every year, thousands of organizations throughout the country make money available for college students – much of which is never awarded because there were no applicants.

Third: when you think of scholarships, don't just assume you have to be academically gifted or a sports star or that military personnel can only apply for scholarships aimed at military personnel. All of these are false. Merit-based scholarships include those for stand-outs in academics and sports, but they also include scholarships for students from specific ethnic groups, whose parents belong to specific organizations, who live in a specific area, and on and on.

Also be aware that there are restricted and unrestricted scholarships. Restricted scholarships can only be used for specific things: tuition and fees or books or living expenses or whatever. Unrestricted scholarships are just that: they can be used for anything. So if you're using TA to cover all your tuition and qualify for an unrestricted scholarship, you can use the money for *anything*: fees not covered by TA, school supplies, or just to supplement your income.

There are books and web sites which catalog thousands of scholarships. And because there are so many scholarships available, and because finding those you qualify for is tedious, there is a lot of money (as in many millions of dollars) that goes begging for takers every year.

All it takes to become a recipient of scholarship money is patience and organization. My web site lists a few scholarships specifically aimed at you (or military personnel in general) and your dependents, as well as some randomly selected scholarships anyone can apply for (<http://www.uscg.mil/hq/capemay/scholarships.htm>).

You can search for scholarships on-line (using any of the many scholarship search engines available) or you can use books. The Education Center has a number of books you can look in to find scholarships that you qualify for. But ***the best resource I've found (and which I highly recommend) is Ben Kaplan's [How to Go to College Almost for Free](#). This book doesn't have lists of scholarships you might apply for. Rather, it provides a roadmap for conducting your scholarship search and application process.*** With it you may be able to do what the author himself did: obtain almost \$90,000 in scholarship money that could be used at any school for any purpose.

***A word of caution:*** Keep in mind, while searching for scholarships, that there are con artists out there waiting to take advantage of your need for college financial aid. The Federal Trade Commission (FTC) has a web site devoted to [Scholarship Scams](#) that you should check out.

## Transition to Civilian Firefighter in 5 Steps

Firelink.com and Monster.com have teamed up to provide a 5-step guide to becoming a civilian firefighter after you leave the Coast Guard (<http://firelink.monster.com/benefits/articles/349-five-steps-to-becoming-a-firefighter-introduction>).

And if you're more interested in other types of work in emergency services, you can get a degree in emergency management, homeland security, and similar majors from a number of distance learning schools around the country.

## Real Estate Courses

Many Guardians and their spouses are interested in supplementing their incomes by becoming realtors. Those who are often ask me if they can use tuition assistance (TA) to pay for real estate license test preparation courses. The general answer is "no".

**TA can only be used for courses which result in transferable college credit and are offered by nationally or regionally accredited schools.**

Before discussing the different paths you can take to a real estate license, be aware that each state has its own licensing requirements. Preparing for a licensing exam in one state may or may not prepare you for the exam in another state. You'll need to check with your state's real estate licensing authority. For example, in New Jersey, it's the Real Estate Commission of the Department of Banking and Insurance (<http://www.state.nj.us/dobi/remnu.shtml>); in Pennsylvania, it's the State Real Estate Commission ([http://www.portal.state.pa.us/portal/server.pt/community/state\\_real\\_estate\\_commission/12523](http://www.portal.state.pa.us/portal/server.pt/community/state_real_estate_commission/12523)). Just do the following Google search – “real estate license” “new jersey” – and look for URLs of official government web sites (NOT those ending in .com, .net, etc.).

There are a number of paths to follow toward a real estate license. The most basic is to buy one or more of the many books available on the market (e.g., *Real Estate License Exams for Dummies*, which gets excellent reviews from purchasers on Amazon.com). There are also many commercial real estate license prep courses and schools around (see, e.g., those listed at <http://www.online-education.net/real-estate-license.html>).

And for those who really want to understand the ins and outs of all the subjects related to real estate transactions, there are college courses offered by quite a few schools.

Adams State College	University of Idaho	University of Oklahoma
Thomas Edison State College	University of Mississippi	University of Alaska
University of California	University of Nebraska	University of Southern Mississippi
Mississippi State University		

These courses are covered by TA and you also earn college credit for them. You can read about each course in the DANTES Independent Study Catalog (<http://www.dantescatalogs.com/DISCSubjectAreas.aspx?MajorSubjectArea=PC>) search the page for topic numbers 03.14.00, 03.14.02, and 03.14.03.

But, saving the best for last, if you're stationed in Cape May County or Atlantic County, New Jersey you can take a 5-credit course from Atlantic Cape Community College that prepares you for the state licensing exam. And because you can take the course for college credit, you can use tuition assistance to pay for it – a real bargain. For more info about the course, go to ACCC's web site: <http://www.atlantic.edu/conted/classes/professionalDev/real-estate-sales-pre-licensing.htm>.

## College 101

Are you thinking about college, but don't understand the terminology, how you figure out which and how many courses to take, the types of courses required for degrees, etc.? If so, check out College 101 on the Coast Guard Learning Portal (<http://learning.uscg.mil>). College 101 provides you with all the basic knowledge you need before you start taking college courses. It's in the form of an on-line 45-minute course and is completely voluntary.

To find it, just click on “Course Catalog” after logging in, then the “Education” button in the menu at the left of the screen.

## CollegeWeekLive

If you're the parent of a college-bound student or are otherwise interested in getting good information about college, check out CollegeWeekLive (CWL). CWL is an ongoing on-line college fair to help prospective students in their college planning by connecting them with colleges in a live, interactive environment. You'll be able to find information from dozens of colleges and universities on things like admissions, financing, admission test preparation, college visits, and finding the college which best fits your son, daughter, or yourself. In addition, practically every day a different college has a virtual open house. Click on “Events” to see which colleges are available when.

And while it's aimed mainly at students, parents and counselors are also welcome. And you can register for free (as well as check out the speakers, their topics, the schedule, and many other things) at <http://www.collegeweeklive.com/>.

This is really a fantastic tool. You can do everything you can do at a physical college fair except physically pick up brochures and shake people's hands. You can ask questions of speakers and school representatives, you can download information, you can even chat with current students at various colleges.

## Have You Received a Lot of Non-Coast Guard Training?

CWO4 Deborah Turner (PERS) advises enlisted personnel who have received training outside the Coast Guard to maintain a training/education record just as officers do.

Unfortunately, completion of many training courses can't be entered into TMT or DirectAccess. The only way to ensure there's an official record of such training is on file is via form CG-4082 (<http://www.uscg.mil/hq/capemay/Education/doc/CG4082.pdf>).

Once you've completed the form, take it – with completion certificates, diplomas, etc. from all courses listed – to your Servicing Personnel Office (SPO). There, the YNs will carefully review your CG-4082 to make sure any items which can be entered into DirectAccess or TMT will be entered (e.g., degree completion). Once this has been done, the YN will scan and e-mail your CG-4082 to the Personnel Service Center Military Records Branch (PSC-psd-mr, formerly known as adm-3, <http://www.uscg.mil/psc/adm/adm3/contact.asp>). The SPO will locally maintain your supporting documentation. If there's a problem with it, PSC will let your SPO know and you'll be able to work with the YNs to fix the problem.

According to Ms. Turner, this process "is a vast improvement over faxing and emailing since it is capable of tracking and feeding your documents directly into your EI-PDR."

If you have a degree you want 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.

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*. You can find links to an on-line version of this Guide and forms at <http://www.uscg.mil/hq/capemay/Education/epd.asp>. The process is the same for enlisted personnel and officers.

## Picking a College Major

(from *College Majors That Work*)

Determining your college major is a huge turning point in your life. It is a selection process that will influence your future career options and your lifestyle alternatives. Yet, many students go about this process backwards. Most students select a college first and then choose a major. They select a college not for its strength in their intended field of study but for other reasons.

Some select a college for its location, or because their parents went there, or because it is one of the few they think they can afford. They think that selecting a major is not something they will have to do for two to three years after enrolling, so they put off thinking about it until later.

This approach creates problems. Failing to select a major, or selecting the wrong major, is one of the top reasons students fail to graduate from college. It is also the primary reason that it takes more than four years to finish for those who do graduate. Failing to select a major early can lead to the wrong college choice and is a waste of your time, enthusiasm, and money.

This is especially true of students pursuing a degree through distance learning. *College Majors That Work: A Step-by-Step Guide to Choosing and Using Your College Major* provides a systematic (and relatively painless) way for you to determine what you should major in, based on your expectations ("What will your college education do for you?") and interests.

Stop by the Education Center to get a copy while supplies last.

## Success as an On-line Student

The following list, from the Illinois On-line Network, describes what qualities a student should possess to be successful in on-line learning programs:

- Be open-minded about sharing life, work, and educational experiences as part of the learning process.
- Be able to communicate through writing.
- Be self-motivated and self-disciplined.
- Be willing to "speak up" if problems arise.
- Be willing and able to commit to 4 to 15 hours per week per course.
- Be able to meet the minimum requirements for the program.
- Accept critical thinking and decision making as part of the learning process.
- Have access to a computer and an Internet connection (preferably high-speed).
- Be able to think ideas through before responding.
- Feel that high quality learning can take place without going to a traditional classroom.

ION's web site (<http://www.ion.uillinois.edu/resources/tutorials/pedagogy/StudentProfile.asp>) expands on each of these points and provides other pointers for would-be distance-learning students.

## Transferring New GI Bill Benefits to Children?

Once you've transferred new GI Bill benefits to a dependent child (as described at <http://www.uscg.mil/hq/capemay/Education/gibill-33c.asp#procedure>), fill out the VA 22-1990E form (or the VONAPP equivalent) **only** if your child is already 18 or has graduated from high school.

If the child to whom you've transferred the benefit hasn't yet graduate from high school or is younger than 18, the Department of Veterans' Affairs will reject the application.

## Re-taking ASVAB Tests

Are you interested in going to "A" school for a particular rate, but realize your ASVAB scores aren't high enough? You may be unaware that at any time you can re-take one or more of the tests which comprise the AFCT (Armed Forces Classification Test) – the version of the ASVAB available only to military personnel.

Before you pick up the phone to call your ESO to schedule a test, however, keep in mind two things. First, whatever score you get on the re-test (higher, lower, or the same) it becomes your new official score. Second, if you're unsatisfied with the score you get on a re-test, you must wait six months to take that test again.

### Other Considerations

- The VE score represents a scaled composite of the scores on two separate tests: PC and WK. You can't take a single test to improve your VE score.
- The WK test is a vocabulary test and, as such, is virtually impossible to prepare for. If you've become an avid reader since you took the ASVAB at a MEP Station or have memorized a dictionary, you may improve your WK score greatly. But if not, you should think twice about re-taking it – especially if your existing score is relatively high.
- You can qualify for five ratings' "A" schools (AET, AMT, AST, ET, IT) either by getting the required composite score or by getting an AFQT score of at least 65. (Your AFQT score is equal to AR + MK + (2 x VE).) To qualify for these schools via the AFQT score, you do *not* have to have a minimum AR score of 52.

For more information about the AFCT/ASVAB, each of its tests, and how to prepare for them, go to <http://www.uscg.mil/hq/capemay/Education/asvab.asp>.

## What's Covered by TA?

A lot of people seem to be confused about which numbers to enter on their TA applications for "Cost per Credit" and "Course Fees".

**Tuition** – Generally, tuition is what the student pays for courses.

Schools with distance-learning courses usually quote tuition on a per-credit basis such as \$311.40/credit. This is the number you enter on your TA application.

In-class courses may be quoted on a per-term basis and the amount may vary according to how many credits the student is taking or it may just be a flat rate no matter how many credits the student is taking. E.g., SDSU lists its "State University Fee" (aka tuition) rates for part-time (up to 6 semester credits, \$1,227) and full-time (more than 6 semester credits, \$2,115). To figure out the per-credit tuition, divide the appropriate rate by the number of credits you're taking. In the SDSU case, for example, say you were taking 15 credits. The "Cost per Credit" you'd put on your application would be \$2,115 divided by 15 or \$141/credit.

**Non-Course Fees** – Generally, fees are what the student pays for specific university/college-provided services.

These services include such things as: the student body association fee, student union fee, health facility fee, health services fee, library service fee, campus activity fee, recreation facility fee, etc. At SDSU, these are listed as "Mandatory Campus Fees". These fees, which everyone has to pay regardless of which courses they're taking, are *not* covered by TA.

**Course Fees** – Generally, these are fees directly related to and necessary for courses you're taking. These are the fees (if any) you include on your TA application under "Course Fees". They include (but are not limited to):

- fees for the laboratory part of a certain courses (e.g., chemistry course, to cover chemicals and broken glassware),
- studio fees (e.g., to pay for models or consumables like paints, clay, darkroom chemicals, etc.),
- shop fees (e.g., for things like wood, broken tools, etc.),
- Internet or technology fees required for distance learning courses.

Say, for example, you're in a Physician Assistant program and one of the courses requires you to learn to draw blood. A required fee for that course pays for masks and rubber gloves. This fee (and others directly related to your specific courses) *are* covered by TA.

**Books** – Unless the cost of your course books are included in the tuition you pay to the school when you submit your payment for that course (as is the case with a few distance-learning schools), they are *not* covered by TA.

## 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): college 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](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](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 applications to install and use on your home computer. For more information, go to <https://cgportal.uscg.mil/lotus/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

NOTE: The Employee Purchase Program was discontinued on 15 November 2010.

## 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 Center 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.