

# TraCen Cape May Education Update #259

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## Congratulations!!

Name	Work Site	Test
OS3 Herbert Skinner	CGC Dependable	SAR Fundamentals
BM2 Wesley Jansen	TraCen (Recruit Trng)	DWINTO

Well done, both of you!

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:** Once I've submitted the "Application for VA Education Benefits" form, what happens? How do I actually start getting paid?
- A:** The Department of Veterans' Affairs (DVA) will verify that you're eligible for the education benefit you checked in Part II of the form. Once this is done (and it could take 3 to 4 months), you'll receive a letter of eligibility from the DVA stating that you've been found eligible for x months of benefits under whichever version(s) of the GI Bill you're eligible. This letter of eligibility is an important document (like a DD-214, NOBE, birth certificate, etc.). Make copies of it and put the original somewhere safe. DO NOT give anyone the original letter.

After you've registered for your courses, take your letter of eligibility to your school's veterans' representative or whomever deals with GI Bill payment issues at the school. That person will confirm the number of credits you're taking and fill out a form to send to the DVA stating how many credits you're taking. Show this person the copy of your letter of eligibility that you took with you. If this person tells you that you must fill out the "Application for VA Education Benefits" form again, politely but firmly state that you've already done that and received the letter of eligibility as a result of doing so.

Once the DVA gets the schools confirmation of the number of credits you're taking, your benefits will start to flow. If - you're using the MGIB-AD, MGIB-SR, or REAP you'll be required, monthly, to verify that you're still taking the number

of credits the school told the DVA you're taking. You can do this by phone (877-823-2378) or via a DVA web site (<https://www.gibill.va.gov/wave/index.do>).

If you drop or add a course after the school has sent the verification form to the DVA, or if there's been any other change in your student status that affects your GI Bill benefits, call the number or go to the web site listed above.

## NewGIBill.org

Trying to make the new GI Bill more understandable, the Iraq and Afghanistan Veterans of America has created a web site called NewGIBill.org (<http://www.newgibill.org/>). The site provides an overview of benefits and eligibility rules for the new GI Bill. But perhaps its best feature is a calculator (<http://www.newgibill.org/calculator>).

One tab helps you determine whether you're eligible and, if so, how many months of benefits you're entitled to. Another shows you the amount of financial aid you may receive under the new GI Bill, and a third shows you how many years you'll need to obligate to if you want to transfer your benefit to a dependent.

## Excellent Overview of New GI Bill

The Department of Veterans' Affairs has produced an 8-minute video that provides an excellent overview of the new GI Bill. You can find it on YouTube and at <http://www1.va.gov/opa/feature/amervet/video/amvet2009-7-1.aspx>.

## Service Obligation & Transferring New GI Bill Benefits

If you're now eligible for retirement or will be before 01 August 2013, check out <http://www.uscg.mil/hq/capemay/Education/gibill-33c.asp#obligation> for info on how many years (if any) you'll have to serve if you want to transfer your new GI Bill benefits to a dependent.

## New GI Bill Benefits Transfer Procedures

As you know, servicemembers eligible for benefits under the new GI Bill may transfer them to a dependent after serving six years (in the case of a transfer to your spouse) or ten years (to transfer them to a child). This transfer may **only** be accomplished while you're still serving in the Coast Guard. Once you leave, by any means (discharge, retirement, medical retirement) you can no longer transfer your benefits.

For this reason, the DoD recommends that even if you have no plans to transfer benefits to your spouse or a child, you should transfer at least one month of your benefit to each eligible dependent before you leave the Coast Guard. You can modify or revoke your transfer decision at any time in the future, but only if you've made the transfer.

For more information on how to do this, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33c.asp#procedure>.

## 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.***

Here are the most recent offerings from regionally-accredited schools.

**Southern Illinois University, Carbondale** offers courses you can take individually or as part of its bachelor of science in industrial technology degree program at Dover AFB in Delaware. This degree is intended to train "qualified personnel

who can develop and direct the production and distribution of products and services. The major is designed to prepare management-oriented technical professionals in the economic-enterprise system.”  
The courses are “presented in an accelerated weekend program. . . . A typical three-credit hour course would meet every other weekend for a total of three weekends.”

For more information, go to <http://www.engr.siu.edu/outreach/Dover%20AFB.htm>.

## **FY10 Tuition Assistance Requests**

This year there will be no magic date for starting to submit FY10 TA applications. That is, as you figure out what course you want to take you can submit your application regardless of the course’s starting date. HOWEVER, the Institute won’t process requests until the beginning of September 2009.

What does this mean? It’s pretty much the same as in previous years: you shouldn’t expect to have a TA authorization in hand until after the new fiscal year begins. This isn’t to say you *won’t* have it, but you shouldn’t be counting on it. That means you shouldn’t register for courses expecting to have TA since you may or may not have it by your school’s payment deadline.

## **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.

## **College Give-Aways**

Periodically, the Education Center receives give-away items from colleges that are looking for your business. These include things like pens, mouse pads, notebooks, refrigerator magnets, sewing kits, and the like.

If you’d like to check out what’s available and take any we have, please stop by the Education Center and look on the deck just inside the door to your right (under the light switch). You’re welcome to anything there.

## **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).

## Scholarships for Servicemembers & Their Spouses

Every year, the Council of College and Military Educators (CCME) offers scholarships to United States service members and their spouses who are working towards the completion of higher education degrees. Each award is in the amount of \$500 and may be used for tuition, fees, books and other expenses encountered by the student pursuing educational goals. The application deadline is 01 September.

For more information, go to <http://www.ccmeonline.org/nashville10.aspx?session=scholarships>.

## SAT/ACT Preparation Software Offer

eKnowledge, a group of NFL players, and the Department of Defense have teamed up to distribute more than \$16,500,000 of eKnowledge's SAT/ACT PowerPrep™ Programs to military service members and their families. If you have a family member who has served in the United States military, you are pre-qualified to receive the free eKnowledge SAT or ACT PowerPrep program.

The software contains "over 20 hours of virtual classroom instruction and 2,000 files of supplemental test prep material", according to the press release. "Thousands of interactive diagnostic tools, sample questions, practice tests, and graphic teaching illustrations are indexed for easy use."

To quote eKnowledge's web site, "The core of the PowerPrep™ v6.0 is the 120 interactive, multimedia video lessons. The Student-Centered Learning Model lets you group your test preparation into logically organized, short study periods that maximize your study time giving you the Freedom to Learn... Your Way!"

For more information, go to <http://www.eknowledge.com/military.asp>.

## Reservists & TA

If you're a Reservist who's using tuition assistance (TA), you may have experienced delays in receiving your TA authorizations because it wasn't sent directly to you at your personal/commercial e-mail address. The information below should help you receive your authorizations in a more timely manner. But first, some background information.

When you fill out your TA application in eTA (the on-line TA application program) you probably enter your personal/commercial e-mail address. Like you, ESOs thought that the address entered here dictated where the authorization was sent. Apparently that's not true. The head of the TA branch at the Coast Guard Institute advises us that "The personal email address in eTA is only for the eTA system generated status emails", for example that your request was approved.

Currently, TA authorizations are sent to ESOs and applicants via an internal Coast Guard Institute computer system originally created to track TA applications. This system is programmed to use the e-mail address listed in DirectAccess as your "Business" e-mail address. And, apparently, Coast Guard all personnel are now supposed to be using a uscg.mil address as their "Business" e-mail address in DirectAccess.

ALCOAST 406/08 states that all Reservists should be issued a CAC reader so they can check Coast Guard e-mail from home. So you need to do two things to ensure you receive your TA authorizations in a timely manner:

- (1) Go into DirectAccess and make sure the e-mail address listed as your "Business" address is your official Coast Guard e-mail address. The DirectAccess path to follow is Home > Self Service > Employee > Tasks > Email Addresses.
- (2) Make sure you get a CAC reader and install it on your personal computer.

Finally, you may be interested to know that the eTA system is being updated to require all users to log in at eTA to download completed TA authorizations. Once these updates are complete TA authorizations will no longer be sent to you and the ESO by e-mail.

## Don't Get Locked Out of eTA

Have you recently finished a course paid for with TA then gone into eTA to fill out a TA request for another course, only to find you were locked out? If so, be aware that eTA will lock you out if it's been more than 40 days since your previous TA-paid course ended *and* if you haven't yet submitted your grade report for that course.

The bottom line: apply for TA as soon as you know which course you're going to take, what the course beginning and ending dates are, and how much your tuition and (if any) fees will be.

## More on Scholarships

Don't assume that because you've received the maximum from CGMA and CG Foundation grants or because you're not academically gifted or eligible for a scholarship aimed at military personnel that there are no other sources of funds for you. Every year, thousands of organizations throughout the country provide money to students to put toward their college expenses.

Unfortunately, most Guardians seem to think they can't qualify for them because they're only for people with exceptionally high grades or exceptional talent in one field or another. This is not the case, in many, if not most, cases. A huge number of scholarships are what might be called trait scholarships: scholarships given to people who share a trait with the group that's awarding the scholarship

Some of these traits are ethnicity, race, membership in a particular organization, and religion, and many other things. It's almost not exaggerating to say that if your mother is Polish and your father Italian and you were born on a Tuesday in Minnesota you can probably find a couple of scholarships you qualify for.

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.

## College for Those with Unpredictable Schedules

If you have an erratic schedule or an unpredictable personal life (e.g., if you have a baby) and think it will prevent you from taking college courses think again. Self-paced courses may be the answer you've hoped to find.

With self-paced courses there are no fixed deadlines for registering, completing lessons, taking tests, or even finishing a course. (Most courses run for nine months – with extensions of up to three months often available – or you can usually finish many in as little as six weeks.)

An added benefit of these programs is that in many cases tuition is lower than the maximum per-credit tuition covered by tuition assistance. (The lower the tuition, the more courses per year you can take per year.)

The following schools are just a few of many regionally-accredited colleges and universities which offer self-paced courses and, in some cases, whole degrees.

- Arizona, University of (<http://www.ceao.arizona.edu/corresp/index.html>)
- Colorado (Boulder), University of (<http://www.colorado.edu/cewww/>)
- Idaho, University of (<http://www.uidaho.edu/isi/index.htm>)
- Indiana University (<http://scs.indiana.edu/unhs/onlinecourses.html>)
- Iowa, University of (<http://www.continuetolearn.uiowa.edu/ccp/gis/>)
- Kansas, University of (<http://www.continuinged.ku.edu/is/index.shtml>)
- Louisiana State University (<http://www.is.lsu.edu/>)
- Mississippi State University (<http://www.is.msstate.edu/College/index.html>)
- Missouri, University of (<http://cdis.missouri.edu/>)
- Nebraska (Lincoln), University of (<http://independentstudy.unl.edu/military/index.shtml>)
- North Carolina, University of (<http://www.fridaycenter.unc.edu/cp/catalog/index.htm>)
- North Dakota, University of (<http://www.conted.und.edu/correspondence/>)
- Northern Iowa, University of (<http://www.uni.edu/continuinged/gis>)
- Oklahoma, University of (<http://isd.ou.edu/>)
- Ohio University (<http://www.ohiou.edu/independent/>)
- Tennessee (Knoxville), University of (<http://anywhere.tennessee.edu/is/>)
- Weber State University (<http://departments.weber.edu/CE/dl/default.asp>)
- Wisconsin (Madison), University of (<http://www.dcs.wisc.edu/lsa/indlearn/>)

## Tuition Assistance & Grade Reports

If you're using tuition assistance (TA) to take college courses, remember that you **must** provide the grade report for your courses to the Coast Guard Institute within 60 days of the end of the course. If you don't, you'll receive a series of nastygrams from the Navy (which is the Coast Guard's agent for paying TA to schools) demanding reimbursement for the courses you used TA to pay for.

To avoid this, provide a copy of your grade report (with your full name and SSN on it) to your ESO. Your ESO will then submit it to the Institute via its TA tracking program. If you're unable to put your SSN on it (e.g., if you print it to a PDF file from your computer screen), provide it to your ESO.

If at all possible (so what the Institute sees is legible), print your on-line grade report to a PDF file. If you're not sure how to do this, here's the process.

- (1) Get the grade report on your computer screen.
- (2) Select "File" and "Print" (or press CTRL and P at the same time)
- (3) Select "Adobe PDF"
- (4) Click on "Preferences"
- (5) Click "Layout" tab
- (6) Select "Landscape"
- (7) Click "OK"
- (8) Click on "Print"
- (9) Click "Save" after deciding where you want to save the file
- (10) Attach the PDF document you just created to an e-mail and send it to me.

And if possible, please include in your e-mail the number of the TA authorization which corresponds to the grade report. The TA authorization number is in the upper right corner of your authorization (CGI\_\_\_\_\_).

## Deploying?

If you know you're going to be deploying for some length of time – whether to the Persian Gulf or somewhere here at home – and want to use tuition assistance (TA) to pay for a college course, submit your TA request to your ESO as soon as possible.

The Coast Guard Institute will accept TA requests up to three months before a course begins. But your ESO may be willing to accept them at any time, and then submit them to the Institute as soon as that three-month window opens.

Don't wait until a few days before you're due to sail to submit your TA request. Even if it comes back quickly, if you don't have Internet connectivity you won't be able to download the TA authorization and may not be able to get it to your school by its deadline. The bottom line is: PLAN AHEAD!

## 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.

## Sending E-mail Attachments

If you're sending attachments to someone using your Coast Guard workstation and the latest image (6.0) has been installed on it, a little window will pop up after you click "Send". It will ask "Do you want to zip your attachment(s)?"

Zippping an attachment or attachments is a way to compress the data to a manageable size, so less bandwidth is taken up on the Coast Guard Data Network. But there's no need to zip it or them unless your attachments are a very large files unless you have a lot of attachments which, together, take up a lot of space. In fact, zipping a file or multiple files will create extra work for the recipient(s).

So if you aren't sending large files, you should click the "No" button and the file will be sent as it is, without being zipped.

## Get It in Writing!

A recent article on military.com 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.