

## TraCen Cape May Education Update #313

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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 (listed by course number and alphabetically by last name):

<b>Name</b>	<b>Work Site</b>	<b>Test</b>
SN Trevor Lambrou	CGC Mako	DWINTO*
BM1 Phillip Null	ANT Cape May	DWINTR
ME3 Matthew Oliveira	ANT Cape May	DWINTR
BM1 Russell Nichols	ANT Cape May	SAR Fundamentals*

\* First attempt

Also, Ms. Kathleen Getka (supervisor at the Child Development Center) recently completed her second master's degree: an MA in education from TUI University.

Well done, all 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:** How do I find out how many credits I've earned through Coast Guard service?

**A:** As you've heard, your Coast Guard service may translate into college credit. However, every college and university sets its own rules as to whether to accept these military service credits toward their degrees and, if they do, how many credits to accept.

To request that the Coast Guard Institute assess your military service for college credit, download, fill out, and return to your ESO an "Application for Voluntary Education Services" (form CGI-1561 <http://www.uscg.mil/hq/capemay/Education/doc/CGI1561.pdf>). You'll receive an unofficial transcript that lists how many college credits you've earned through Coast Guard service.

If you know what colleges/universities you might want to get your degree from, you can also have official copies of your transcript sent to one or more of them. Just fill out the "Official USCG Transcript Request" (form CGI-1564, <http://www.uscg.mil/hq/capemay/Education/doc/CGI1564.pdf>) and send it to your ESO along with the CGI-1561 form.

Since the transcript request doesn't require your ESO's input or signature, you can submit a transcript request directly to the Institute at any time – as long as you've had an education assessment done within the past year or so. But do NOT submit a transcript request if you've never requested an assessment or if it's been a number of years since you last requested one.

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).

## Clarification

Two weeks ago, I responded to the following question.

**Q:** I'm on active duty and would like to transfer my GI Bill benefits to my wife. What will she receive when I do so?

In my original response, I talked about using the Yellow Ribbon program. Yellow Ribbon benefits aren't available to personnel on active duty, so they aren't available to the spouses of those on active duty either. Once you leave the Coast Guard or go into the Reserve, your wife will be eligible for benefits under the Yellow Ribbon program.

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 **Residency Requirements for In-State Tuition** (<http://www.uscg.mil/hq/capemay/Education/tuition.asp>).

## Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the issue is the confusion surrounding the words *assure*, *ensure*, and *insure*.

**Assure** means something you say or do to remove doubt or anxiety. "The owners added a scaffold to assure that workers were safe" and "Chief Smith assured Chief Jones that she'd relieve him early".

**Ensure** means something you do to guarantee an event or condition occurs. "The defendant did his best to ensure the plaintiff that the damage was minimal" and "To ensure they made it all the way through the patrol with enough milk, FS1 Hakim ordered 20% more than she did for the previous patrol".

**Insure** means to limit financial liability for a person, entity, or object. "The band took out insurance to cover ticket refunds in case it couldn't perform at the outdoor venue because of weather" and "The painting was insured for \$10 million dollars against theft and disaster".

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).

## New Rating Courses

New Performance Qualification Guides (PQGs or courses) are available for IT1, IT2, and OS1. These PQGs are based on the most recent Enlisted Performance Qualifications, which you can download from the Coast Guard Learning Portal (<http://learning.uscg.mil>).

The IT courses are *only* available on-line at the Coast Guard Learning Portal. The OS1 course is available from the Coast Guard Institute via your ESO.

- To qualify for the October and November 2011 SWEs, OS2s must have completed this new OS1 PQG and passed the corresponding end-of-course test (EOCT).
- To qualify for the NOV 2011 and OCT 2012\* SWEs, IT3s must have completed the new IT2 PQG and passed the corresponding EOCT. The same goes for IT2s: they must have completed the new IT1 PQG and passed the corresponding EOCT.

\* I'm checking to see if this should have been OCT 2011.

***These SWE qualification rules apply even if you completed an earlier version of a course and passed the corresponding EOCT.***

## YN1 Course and EOCT

According to the YN Rating Force Master Chief, replacements for the YN1 Performance Qualification Guide (PQG or course) and corresponding end-of-course test are expected to be ready for distribution in February 2011.

The requirement that you successfully complete the course and EOCT before 01 February 2011 to participate in the May 2011 servicewide exam (SWE) is expected to be waived. However, it is not expected that it will be waived for participation in the November 2011 SWE.

## 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>.

## Choosing a College or University

In early August, the Government Accountability Office (GAO) released a report describing the results of an undercover investigation of for-profit colleges and universities, especially their recruiting practices – how they get students to sign up.

You can find a summary of the report (with hidden-camera videos) and links to report highlights and the full report at <http://www.gao.gov/products/GAO-10-948T>.

Although the report didn't name specific schools, other sources have discovered them and you can read which they are (as well as an article about the report) at <http://www.collegescholarships.org/blog/2010/08/07/for-profit-colleges-accused-of-misleading-students-with-false-information/>. National Public Radio (<http://www.npr.org/templates/story/story.php?storyId=129259157>) also covered this issue and others (including the higher cost of for-profits for comparable degrees).

**PLEASE** do some research about colleges before you spend your time (and the Coast Guard's money) on any degree or certificate program. One of the GAO investigation's findings most germane to Guardians is that, on average, it costs between 6 and 13 times more to obtain a degree from a for-profit college than from a publicly-funded college.

Even if tuition assistance is paying for your courses, the less expensive they are the more courses you can take on your fixed \$4,500 TA allowance every year. So why take a course at a college that's going to charge you many times what you can take the same course for elsewhere?

The bottom line is: don't even provide contact information until you've researched the institution you're focusing on. Beware of schools which

- pressure you to enroll,
- call you at all hours of the day and night to ask if you've made a decision,
- tell you you shouldn't worry about the cost (since TA or your GI Bill will cover it), or
- try to talk you into taking out loans.

Schools which do these things are more interested in their balance sheets than in your education.

***Be a smart consumer before you become a student.***

## 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](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>.

## Learning Another Language

There are a number of software applications that help you learn a foreign language. "Tell Me More" ([http://us.tellemore.com/free\\_demo](http://us.tellemore.com/free_demo)) and "Rosetta Stone" (<http://www.rosettastone.com/>, which everyone's seen on TV) are but two of these.

But don't go out and buy one just because everyone's talking about it. Before you order the software, do some research.

- Check the price. The only direct Coast Guard-related funding available to reimburse you language software you buy on your own is the Coast Guard Foundation Grant – which is only available to regular Coast Guard enlisted personnel (i.e., not Reservists and not officers).
- Ask around; see if you can find others who have it. Find out if it helped them learn what they need to know to talk about Coast Guard-related matters (e.g., law enforcement) in the target language. Unless you just want to learn another language for fun, if the software doesn't help you learn what you need to learn it's probably not worth buying.

If you really need to know a second language for work, the Coast Guard will probably pay for you to learn it. But a method other than software may be more effective. That is, if all you can do after months of using a computer program is make small talk that helps you locate a good restaurant, it's probably not worthwhile for Coast Guard purposes.

Check around to see if there are any intensive language training courses available in your area through a college/university, a commercial language school, or a government agency. For example, now that the Coast Guard and the Customs and Border Protection agency work for the same cabinet secretary, you may find that you can get into a CBP language training program that either the Department or Coast Guard will pay for.

And, of course, you can always take college courses in the target language. Tuition assistance will pay for them and you'll also earn college credit from them.

You can also find loads of (mostly) free resources for learning foreign languages at <http://www.uscg.mil/hq/capemay/Education/languages.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.

## 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". If you're taking courses at one of the University of California or California State University campuses (in class or on-line), be aware that what they use the words "tuition" and "fees" interchangeably or they don't use the word "tuition" at all. (Other colleges and universities also do this.)

For example, San Diego State University (SDSU) has a "State University Fee" (which equates to tuition at most other schools) and "Mandatory Campus Fees" (which equate to non-course fees at other schools). The University of California, San Diego (UCSD) calls its tuition, variously, "UC Systemwide Fee", "Tuition Fee", and "Tuition"; it calls non-course fees "Campus Fees" or it lists and names these fees individually. Both the UC and CSU systems quote their "tuition" on a per-quarter or per-semester basis.

**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 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/mypoc/?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 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.