

TraCen Cape May Education Update #380

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Question of the Week – Are course books covered by tuition assistance?

Q: I'm going to be taking college courses soon. Are books covered by tuition assistance, or do I pay out of pocket for them?

A: TA only covers tuition and a very small number of fees (<http://www.uscg.mil/hq/capemay/Education/ta.asp#fees>) paid directly to your school. When you buy books, you don't pay your school for them via a fee, so you have to pay for them an all other costs. You're eligible for grants, if you feel a need to get reimbursed for books and certain other education expenses (<http://www.uscg.mil/hq/capemay/Education/grants.asp>). And if you can't afford to pay for the books up-front yourself, you can request a short-term, no-interest education loan from CGMA (<http://www.cgmahq.org/Programs/Education/loan.html>).

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.

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 three pages: ***Choosing a College/University*** (<http://www.uscg.mil/hq/capemay/Education/choosing.asp>), ***Choosing a College/University – Considerations*** (<http://www.uscg.mil/hq/capemay/Education/choosing2.asp>), and ***Selected Colleges & Universities*** (<http://www.uscg.mil/hq/capemay/Education/schools.asp>).

Grammar & Usage Corner

A number of people have asked that I expand my weekly “Frequently-Confused/Misused Words” entry to cover grammar and usage questions other than confused/misused words as well. This week, **can** and **may**. (These definitions are from *Webster’s Ninth New Collegiate Dictionary*.)

Traditionally, the word **can** was used with respect to ability to do something, mentally or physically. (“He can deadlift 500 pounds!” or “She can add five five-digit numbers in 20 seconds”.) **May** was used in reference to permission to do something. (“May I take you to the movie?” or “You may come in”.)

In casual speech, these distinctions are practically gone. However, in certain settings (e.g., a state dinner at the White House or at the door of someone you don’t know well) the traditional distinction is probably preferable. (“May I have a glass of water, please?” or “May I come in?”)

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.

ACT at TraCen Cape May

I’ll be administering the **ACT Assessment** (<http://www.uscg.mil/hq/capemay/Education/act.asp>) on **Thursday, 07 June starting at 0730**.

Seats will be reserved for you on a first come, first served basis so let me know ASAP if you want to take one of these tests.

DANTES Test Control Officers (ESOs who’ve been specifically designated) may administer these tests only for uniformed personnel. In general, military personnel are authorized to take one ACT **or** one SAT paid for by DANTES. So if you want to take both, one would be free and you’d likely have to pay for the other. The ACT costs \$34; the SAT costs \$49.

ESOs may administer the ACT at any time of the year, and can administer the SAT during all months except July, August, and September. You can see a comparison of the SAT and ACT at <http://www.uscg.mil/hq/capemay/Education/comparison.asp>.

Be aware that in almost all cases military personnel don’t need to take either the ACT or SAT to take college courses.

You can read/download *Preparing for the ACT* (<http://www.uscg.mil/hq/capemay/Education/doc/PreparingACT.pdf>) and *Taking the ACT* (<http://www.uscg.mil/hq/capemay/Education/doc/TakingACT.pdf>) for more information about the test. As for actual preparation materials, check out <http://www.actstudent.org/testprep/index.html> and <http://www.uscg.mil/hq/capemay/Education/act.asp#prep>.

Preparing for the ACT Assessment & SAT Reasoning Test

Free eKnowledge ACT and SAT preparation software is available through contributions from NFL and MLB players, as well as many other organizations (<http://www.eknowledge.com/USCG>).

If you received the software last year, you’ll need to get a free upgrade. While the software is free (retail price \$200), you must pay \$13.84, which covers the cost of technical and customer support, registration, licensing, processing, handling, and worldwide shipping.

Other resources, include the web sites of the ACT Assessment (<http://www.actstudent.org/testprep/index.html>) and SAT Reasoning Test (<http://sat.collegeboard.org/practice>) and

- ePrep (<http://www.eprep.com/>)
- Grockit (<http://grockit.com/>)
- Number2.com (<http://www.number2.com/>).

8 Ways to Boost Your ACT and SAT Scores

This article, on the blog “The College Solution” (<http://www.thecollegesolution.com/8-ways-to-boost-your-act-and-sat-scores>), actually provides five tips to help you prepare to take an ACT or SAT and three about what to do with the scores you receive. The on-line preparation resources alone make the article worth reading, but there’s sound advice throughout the short article.

On-Base CLEP Testing Returning to TraCen Cape May!

Until 31 December 2011, CLEP tests were offered in two formats: paper-based (which could be administered by ESOs designated by DANTES as test control officers) and computer-based (which could only be administered at national test centers). On that date, paper-based tests were done away with.

For many reasons, TraCen Cape May was unable to establish a national test center on-base. This meant that any Coast Guard military personnel, their spouses, and Coast Guard civilian employees in the Cape May area who wanted to take a CLEP test had to drive to Rowan University.

At the suggestion of José Velazquez, at PSC, I contacted Thomas Edison State College (TESC) and am now working out the final details by which computer-based CLEP tests will be available at TraCen Cape May. Essentially, TESC – a CLEP national test center – has a mobile capability and will be able to test up to six people at a time on any of the 34 CLEP tests (<http://www.uscg.mil/hq/capemay/Education/clep.asp>).

So, if you’re interested in taking a CLEP test get busy studying. I’ll announce the date for the first on-base computer-based CLEP test as soon as it’s set. (Most likely it’ll be in mid- to late July.)

CLEP Test & DSST Prep Resources

(courtesy of full-time ESO Joe Bloomquist, St. Louis)

If you’re looking for a way to prepare for a DSST or CLEP test, check out Pass Your Class (<http://www.passyourclass.com/index.html>). Although the company seems not to know that DANTES has had nothing to do with DSSTs for about 20 years, its study guides may be just what you need to pass one of these tests and save the time and expense of taking specific college courses. And, the company has a money-back guarantee: if you use one of its study guides and don’t pass the corresponding test, you’ll get a 100% refund.

Another resource, which also has a 100% guarantee that you’ll pass, is SpeedyPrep (<http://www.speedyprep.com/>). And you can find links to many other prep resources at <http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>.

And Don’t Forget About DSSTs!

In addition to CLEP (the College Level Examination Program) tests, which most people have heard about, there are also DSSTs. Like CLEP tests, DSSTs are essentially final exams for college courses. They earn you 3 credits, which means that unlike the five most popular CLEP tests (which earn you 6 credits each), there’s less material covered in each of DSST.

And, unlike CLEP tests, you can take paper-based DSSTs through many ESOs.

For a complete list of DSSTs that are available, go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp>. A number of these cover subjects you've mastered during your Coast Guard service, either on-the-job or in training you've received. These are tests you may be able to pass with very little preparation, depending on your rate. These include:

- Introduction to Computing
- Principles of Finance
- Principles of Financial Accounting
- Management Information Systems
- Organizational Behavior
- Personal Finance
- Human Resource Management
- Principles of Supervision
- Ethics in America
- Fundamentals of Counseling
- Drug & Alcohol Abuse
- Here's to Your Health
- Principles of Public Speaking
- Technical Writing
- Criminal Justice
- Introduction to Law Enforcement

Keep in mind, though, that these are tests – not courses. The links to each exam you'll find at <http://www.uscg.mil/hq/capemay/Education/dsst.asp> take you to that exam's very short fact sheet which outlines the topics covered on the test, provides suggested references to study to prepare for the test, and a number of sample questions. But, on the whole, you have to find study materials that will work for you and study without a curriculum or instructor.

Spouse Education Grant Deadline Next Friday

From **01 April until 01 June 2012**, the Coast Guard Foundation will accept applications for a needs-based education grant for spouses of Coast Guard enlisted personnel in pay grades E-3 through E-6. The grant (\$500) is intended to help the spouses of personnel on active duty in the regular Coast Guard and the Coast Guard Reserve.

Applicants need only show enrollment in an education program or proof of a course completion (i.e., they can apply for the grant even before a course begins). Types of courses for which reimbursement is available include those offered by vocational and certification programs, as well as those offered at colleges and universities. Download the application form: http://www.uscg.mil/hq/cg1/cgi/forms/CG_Form_1570.pdf.

Applicants will not need to provide receipts for expenses, but they will need to itemize expenses. They will also need to list some basic financial information. Transportation and child care expenses can be listed as legitimate expenses for the grant. Also part of the application process is an essay (no longer than 500 words) which addresses what it means to the applicant to be a Coast Guard spouse and describing the difference education has made to the applicant's life and the lives of the applicant's family members.

In June, a selection committee will convene to select grantees. The Coast Guard Institute expects as many as 40 spouses will receive assistance. This grant will be a somewhat different from the other grants administered by the Coast Guard Institute in that the Institute will handle the paperwork and selection processes while the Coast Guard Foundation will actually write the checks.

CWOA Scholarship Deadline Next Friday

Applications are now being accepted for the Art and Eleanor Colona Scholarship Grant, sponsored by the Coast Guard Chief Warrant and Warrant Officers Associations (CWOA). Children of regular Coast Guard personnel, Reservists on active duty, and retirees may apply for the \$4,000 scholarship (to be paid in four installments of \$1,000 per year). The application deadline is **01 June 2012**. For more information, go to see ALCOAST 136/12 at <http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST136-12.pdf>.

Need Help Choosing a College/University?

(courtesy of Brion Newman, full-time ESO at Base Seattle)

The US Department of Education has recently overhauled one of its web sites. The College Navigator page (<http://nces.ed.gov/collegenavigator/>) includes a search engine that allows you to plug in criteria you want your ideal school to possess, and then gives you a list of schools which meet those criteria.

Railroads are Looking for Veterans

(from *G.I. Jobs Magazine*, June 2012)

Rail carriers are . . . hiring in 2012, and few industries have a bigger appetite for recruiting prior military. "As the demand to move freight by rail increases and a significant percentage of the rail work force hits retirement age, freight railroads are continuing to add and fill jobs nationwide," said Edward R. Hamberger, Association of American Railroads (AAR) president and CEO. "These jobs are well-paying, highly skilled careers that cannot be offshored."

America's rail workers are some of the best paid in the country. Rail employee compensation averages about \$100,000 per year, according to the AAR, with jobs ranging from engineers and dispatchers to law enforcement to information technology and industrial development. Freight railroads have approximately 175,000 employees nationwide, many of whom are veterans and Reservists. In fact, one in five of recent new railroad hires are veterans.

North America's major freight railroads plan to hire 15,000 employees in 2012, the AAR reported, and will invest \$13 billion in 2012 to expand, upgrade, and enhance the nation's freight rail network.

For this and dozens of other civilian career ideas and tips, pick up a copy of the latest issue of *G.I. Jobs Magazine* in the Education Center (Admin/Mission Support building, Room 113).

How Much Would You Need to Earn Outside the Military to Equal Your Military Income?

Even in the current economy, a lot of people are thinking of leaving the Coast Guard for a civilian career. If you're one of them, check out the military-to-civilian pay calculator on the G.I. Jobs web site (<http://calculator.gijobs.com/paycalculator.aspx>). What you learn may surprise you.

Transferring GI Bill Benefits to Dependents

(courtesy of Mr. Reidus Stokes, at PSC)

If you plan to transfer any new (Post-9/11) GI Bill benefits to any dependents, you need to do so while you're still a member of the armed forces. Again, it **must be done while you're still in the Coast Guard**; once you've left the Coast Guard (voluntarily or involuntarily) you will be prohibited from making an initial transfer of benefits to any dependents. (If you've already transferred some of these benefits to your dependents before you leave the Coast Guard, you'll be able to change how they're allocated once you're no longer in uniform.)

Also, be aware that the longer you wait in your career to transfer these benefits, the more likely it is that your retirement will be delayed. That is, you may incur a service obligation beyond your anticipated retirement date if you wait too long to

transfer benefits to a dependent. The amount of time you may have to serve after transferring your benefit depends on when you became eligible for retirement.

For a run-down on service obligation amounts, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33b.asp#obligation>.

Other Scholarships

Below are descriptions of a number of scholarships open to military personnel, their dependents, or both. **Be aware, however, that these are just a few of thousands of scholarships you or your dependents may be eligible for.** They're the low-hanging fruit, the ones most often publicized and (as a result) the ones that have the most applicants. If you really want some serious money from scholarships, you'll apply to all you're eligible for – especially those not widely known. For more about scholarships (including how to find and apply for them in a systematic manner), go to <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

Waldorf College

(courtesy of Mr. Marc Fagenbaum, full-time ESO at Base Miami)

To recognize the sacrifices made by the family members of military servicemembers and public safety personnel (firefighters, law enforcement officers, EMTs & dispatchers) Waldorf College in Iowa will award eight scholarships for on-line students and two for residential students in 2012 through the Hero Behind the Hero Scholarship Program.

Two scholarships (one for the military spouse or dependent and one for the firefighters/law enforcement officer spouse or dependent) will be presented on the award dates listed. Applicants not selected may continue to apply for a maximum of five scholarship award dates.

Scholarship Application Periods

01 JUN 2012 – 31 JUL 2012
01 AUG 2012 – 30 SEP 2012
01 OCT 2012 – 30 NOV 2012

Scholarship Award Dates

August 2012 (on-line)
October 2012 (on-line)
December 2012 (on-line)

Go to <http://www.waldorf.edu/Online/Tuition---Financing/Scholarships/Hero-Behind-the-Hero> for more information and a link to an on-line application. Or you can e-mail hero@waldorf.edu or call 877-267-2157.

Alternatives to Semester-Based College

Have you thought about taking CLEP tests as a way to earn college credit, but then rejected the idea because studying on your own doesn't work for you? Or have you thought about taking college courses, but rejected that idea because they take too much time or because you're concerned ops may get in the way of completing a course? If so, check out self-paced college courses (<http://www.uscg.mil/hq/capemay/Education/schools.asp#self-paced>).

They have the benefit of being quicker to complete than semester- or quarter-based college courses (most schools allow you to complete them in as few as six weeks) while they're structured so you learn the material in digestible chunks rather than being left completely on your own.

These courses have the added benefit of not being tied to a traditional term: you can start at any time. They also give you a huge amount of flexibility: you can take almost as long as you want to complete the course (up to 12 months in most cases) and there are no set dates for lessons or tests. And some schools offer whole degree programs this way.

Check out some of the many reputable schools which offer self-paced (or independent study) courses at <http://www.uscg.mil/hq/capemay/Education/schools.asp#self-paced>.

Having Difficulty with Math?

Are you brushing up on math basics before re-starting a delayed degree? Mystified by physics? Stymied by certain concepts in your college math course? If so, the on-line Khan Academy may be just what you're looking for to help get over academic hurdles. A recent article in *Wired* magazine (http://www.wired.com/magazine/2011/07/ff_khan?rXFb&mbid=su_ppc_mag_3&rQZb) will tell you all about it.

Or go to the Khan Academy web site (<http://www.khanacademy.org/>). It's a fantastic tool for learning a whole subject or just mastering a particular concept.

Non-Credit College Courses

For a list of sources of free or nearly free non-credit courses on thousands of subjects, check out <http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>.

On-line Professional Development Courses

Excelsior College's Center for Professional Development recently sent out its 2012 Online Program Catalog. It describes more than a hundred non-credit courses in business, education, health care, investigative science, skilled trades, sustainable and green energy, technology & design. For more information about these courses, go to <http://www.excelsior.edu/cpd> and <http://www.excelsior.edu/cpddemo>.

And Thomas Edison State College also offers "professional certificates and other noncredit programs that prepare students for a wide variety of professions in the fastest growing industries and meet the needs of large and small organizations through customized training." Most recently added to its professional certificates are Electronic Health Records and Counterterrorism Intelligence. And its newest non-credit courses are "Leadership through Governance – The Role of Nonprofit Boards" and "General Building Code". For a list of them all, go to <http://www.tesc.edu/watson/Find-Noncredit-Program.cfm>.

Because you will not earn college credit for these courses, tuition assistance won't pay for them. But the courses are approved for GI Bill education benefits. And, if a course is related to your job, your unit may decide it's worth using training funds to pay for it.

Expand Your Vocabulary & Mind

If you're preparing for a college or professional school entrance exam (ACT, SAT, GRE, GMAT, LSAT) or to re-take the WK part of the AFCT (ASVAB), or if you just want to improve your vocabulary, check out Knoword (<http://www.knoword.org/home.php>).

The site describes it as "a game of quick thinking, smart decisions and great words. It focuses on teaching and advocating proper spelling habits, as well as good observational, analytical and typing skills. What makes Knoword different from all the other fun word games out there is that it's actually fun! With its fast-paced, addictive gameplay and a competitive and comprehensive player ranking system, Knoword pushes the limits on contemporary puzzle games and provides its players with a truly rewarding experience."

College Success Tips for Adult Learners

If you're taking college courses or thinking about doing so, please stop by the Education Center (Mission Support/Admin Building, Room 113) to get a copy of *College Success Tips for Adult Learners*. Here are a few chapter titles:

- Top 10 Reasons to Continue Your Education
- Selecting the Right Distance Learning Program
- Credit by Examination
- Choosing Classes
- Study Tactics
- How to Manage Time Well
- Writing a Research Paper

Even if you've been taking college courses for awhile, I think you'll find something useful in it.

Thinking About Taking College Courses?

If you're interested in taking college courses, but are unsure where to start or what to do first, go to <http://www.uscg.mil/hq/capemay/Education/starting.asp>. The seven steps provided there will help you

- understand terminology and how you progress toward a degree,
- figure out whether you need a degree to enter the field you want to work in,
- if a degree will be helpful, determine what you want to major in,
- find colleges/universities which offer degrees in your desired major,
- request degree plans from your chosen school(s),
- submit a request to the Coast Guard Institute for an education assessment and to have official transcripts of your assessment sent to colleges you've identified, and
- pick your first course.

This is the hardest part of the process. Once you've done this, it's just a matter of deciding which type of funding to use (tuition assistance, GI Bill, scholarships, loans, or a combination of these) and applying for it. Tuition assistance (TA) and GI Bill funding is easy to use and readily available. You've got to plan ahead if you want to get scholarships because applications are usually due at specific times of the year that might not coincide with dates your courses begin. And loans, while they're readily available, should be your last recourse.

Career & Education Planning Tools

Many people in the Coast Guard – military and civilians alike – are unsure of what career fields best match their personal interests and abilities. While you might be extremely competent at what you're doing in the Coast Guard, you might have skills you'd rather put to use in some other field. ESOs throughout the Coast Guard (including TraCen Cape May's) have access to many different tools you can use to assess your interests and possible ways to earn a living while pursuing those interests.

For more information, go to <http://www.uscg.mil/hq/capemay/Education/discover.asp> and <http://www.uscg.mil/hq/capemay/Education/sitestest.asp>.

TraCen Cape May Testing Calendar

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

Tuesdays (0730): EOCTs, RATs, and AQEs*

Wednesdays (0800): Defense Language Proficiency Tests

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

* If operations or your work schedule make it impossible for you to take an EOCT, RAT, 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 Mondays and 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 Wednesdays, 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 at andrew.g.webb@uscg.mil.

Education Center Library

The TraCen Education Center 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>.

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) and Enlisted Performance Qualifications (EPQs) 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.