

TraCen Cape May Education Update #295

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Congratulations!!

The following personnel in the Cape May area passed Coast Guard Institute end-of-course, AQEs, and other tests since the last update:

Name	Work Site	Test
SN Amanda Lee	TraCen (Recruit trng)	E-PME-4
SN Rosemarie Weaver	TraCen (Recruit SPO)	E-PME-4*
SN Gerard Wynne	ANT Cape May	NavRul*

* Passed on first try.

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: I'm going to be leaving the Coast Guard in the near future and have a question about my GI Bill benefits. Until early this year, I was under the MGIB-AD – I mean \$1,200 had been deducted from my pay right after boot camp, but I never used any of the benefits. I switched over to the new GI Bill a few months ago, got the letter of eligibility from the Department of Veterans' Affairs, and am ready to start school full-time once I get out and join the Reserve. My question is: what happens to my benefits if I get called up on active duty as a Reservist?

A: First of all, assuming you sign a 6-year contract with the Coast Guard Reserve, you'll probably be eligible for benefits under the MGIB-SR as well as the new GI Bill benefits you already have. So in addition to the 36 months of new GI

Bill benefits you're entitled to, you'll also be entitled to 12 months of MGIB-SR benefits. (You are entitled to 36 months of benefits under any single GI Bill education program and 48 months of total GI Bill education program benefits under any combination of programs.)

You have 15 years from the date you're discharged from the regular Coast Guard in which to use up your 36-month new GI Bill entitlement. As to your 12-month MGIB-SR entitlement, you can use it as long as you remain in the Reserve.

OK, so let's say you've taken two semesters of college courses and you're called to active duty. Let's say, further, that those two semesters lasted exactly 6 months. So when you go back on active duty, you'll have used up 6 months of your 36 months entitlement. That is, you'll have 30 months left under the new GI Bill – and 12 months under the MGIB-SR.

Assuming you're called to active duty for 90 days or more, the 15-year clock that measures how long you have to use your new GI Bill benefit will stop and reset (back to 15 years) when you go back into drilling Reserve status. If your active duty period is less than 90 days, the 15-year clock keeps ticking. Every time you're called up for active duty for 90 days or more, that 15-year clock will be reset to 15 once you go back into drilling Reserve status – until you've used up your 36 months of benefits.

Once you've used up your 36 months of new GI Bill benefits (assuming you're still in the Reserve) you'll have 12 months of MGIB-SR benefits to use before you leave the Reserve. If you leave the Reserve before using up those 12 months of benefits, you're out of luck: no more GI Bill education benefits of any kind.

By the way, you're not required to use your new GI Bill benefits (or use them up) before using the MGIB-SR benefits. If, for example, you want to save your new GI Bill benefits for some reason, you might decide to use the MGIB-SR benefits first. Or use the MGIB-SR benefits for a time, then the new GI Bill benefits, then back to the MGIB-SR. Just keep in mind you have only 36 months of benefits under each program and can only use 48 months of total benefits.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at andrew.g.webb@uscg.mil.

Frequently-Confused/Misused Word Pairs

The English language includes hundreds of word pairs which leave people unsure as to which they should use in a given situation. Today, the pair in focus is **your** vs. **you're**.

The word **your** is a possessive pronoun. That is, it's a word used in place of a noun (in this case, the second person) to indicate possession. Examples: "Your car is rolling down the hill!" ("The car that belongs to you is rolling down the hill") and "I didn't know that was your pen" ("I didn't know that pen belongs to you").

You're, however, is a contraction of two words **you** and **are** or **you** and **were**. Examples: "She didn't tell me you're going to the party, too" and "You're a hot mess!"

The two words are never interchangeable. If **you're** talking about something that belongs to someone else, the word is **your**.

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

25JUN Scholarship Deadline!

The National Association for Uniformed Services (NAUS) is offering four \$2,000 scholarships for the 2010-2011 school year to NAUS members or spouses, children, or grandchildren of NAUS members. For more information, go to <http://www.naus.org/scholarship/>. **The deadline is 25 June 2010.**

Servicewide Exam Deadlines Closer Than You Think

Coast Guard regulars: remember that your deadline for completing *all* qualifications for the servicewide exams (SWEs) is 01 August 2010. Reservists: your deadline is 01 July.

Reserve Servicewide Exam (16 October 2010)

The message announcing the Reserve Servicewide Exam (RSWE) was published this week. If you're a Reservist, please read it through, paying particular attention to paragraph 4.A. (Member Responsibilities). To see a reader-friendly format, go to <http://www.uscg.mil/hq/capemay/Education/doc/ALCGRSV027-10.pdf>.

YN1 Course Cancellation Clarification

In accordance with ALCOAST 233/10 (dated 07MAY2010), version 0176-1 of the YN1 course became obsolete on at 2400 on 01 June 2010. That was also the deadline for taking the EOCT for this course.

If you weren't advanced to YN1 by 2400 on 01 June 2010, you will have to complete the yet-to-be published YN1 course and pass the yet-to-be published YN1 EOCT, even if you previously passed the older version (version 0176-1) of the YN1 test. But, because no course or tests is available, the YN1 EOCT requirement will be waived for YN2s who wish to take a SWE in October and November 2010.

Even though the course and test are not yet available, the most up-to-date EPQs are available and you can begin preparing for advancement to YN1 by downloading them from the Coast Guard Learning Portal (<http://learning.uscg.mil>) and carefully reviewing them.

CG Foundation & Vander Putten Grants

Many recipients of grants under the Coast Guard Foundation and Vander Putten grant programs are unaware that the money they receive is a generous gift of individuals who contribute their own money to fund the programs. Many tens of thousands of dollars of their own money.

That is, when you apply for one of these grants, there is no guarantee that there will be money available to fund it and you shouldn't expect there will be. Moreover, common courtesy dictates that when you receive one of these grants you should thank those who made it possible. You can easily send a quick thank-you note via the Coast Guard Institute's web site (http://www.uscg.mil/hq/cgi/tag/fg_feedback.asp).

Those who contribute to these grant programs are truly interested in knowing if the money you receive made a difference to you and, specifically, how it made a difference. Without feedback, they may assume it's not all that helpful or (worse) that it's going to people who are ungrateful. Take five minutes to send some feedback.

Striker Programs Suspended

In accordance with ALCOAST 270/10 (dated 26 May 2010), striker programs for BM, DC, EM, MK, SK, and YN will be suspended and the striker advancement lists for those rates will be closed until further notice starting on 01 July 2010. (To see a reader-friendly formatted copy of this message, go to <http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST270-10.pdf>).

If you're striking for one of these rates, you have until 01 July to complete all requirements (rating requirements *and* E-PME requirements) before your name will be added to the striker advancement list. If your name was added to the list before that date, it will remain there and you will be advanced under current policies.

Free Books

The following books are available in limited quantities in the Education Center:

- Financial Aid for Veterans, Military Personnel, and Their Dependents (2008-2010)
- Guide to Online Learning
- College Majors That Work

Also available, are the following:

- Need a Lift? (this is the American Legion's guide to educational opportunities, scholarships, grants, student loans, careers, and employment)
- DANES College Career Workbook
- College Success Tips for Adult Learners
- College.edu – Online resources for the cyber-savvy student
- Don't Miss Out – the ambitious student's guide to financial aid
- Best Career and Education Web sites: A Quick Guide to Online Job Search

If any or all of these interest you, drop by and pick one up – first come, first served.

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.***

Southwestern College in Wichita, KS wants you to know that it “has expanded the number of degree completion majors offered online for our military learners.” It offers 17 undergraduate and 8 graduate majors, and courses are offered in 6-week sessions. The college will accept up to 64 credit hours earned through military courses as well as CLEP tests, DSSTs, and other accredited, institutional work. For the current school year, tuition is \$238/credit – less than the maximum covered by tuition assistance.

For more information, go to <http://www.southwesterncollege.org/military/>.

Free Tutoring

If you haven't yet discovered it and are trying to prepare for a CLEP test, DSST, SAT, ACT, or college course or want help with a civilian job search, preparing a civilian resume, or financial questions, check out tutor.com on Navy Knowledge Online (<https://wwwa.nko.navy.mil/portal/home/>). Once you've logged in, click on the “Reference” tab and you'll see a section for tutor.com.

There, you can find on-line tutorials for many subjects in the areas of math, science, English, and social studies as well as standardized test preparation (e.g., SAT, ACT, GRE), and adult services such as resume preparation, job search, helping children with homework, etc. You can also find live tutoring on the same site.

This is an EXCELLENT resource!!

Use Credit-by-Exam Tests to Raise Your GPA

Many Guardians are unaware that while CLEP tests and DSST exams may be accepted by your college as credit toward your major, the scores you get will not be used to compute your GPA. (Every college/university decides for itself whether to accept these tests as credit toward their degrees.)

EXAMPLE: Your college requires you to complete 6 credits in humanities courses, 6 in math courses, 6 in science courses, 6 in social sciences and history courses, and 6 in science courses. You don't think you'll do all that well in the math and science courses, but you know you'll pass.

If you pass the CLEP Natural Sciences and College Math tests (and your school accepts those as credit toward your major) your CLEP test scores will not be included when your GPA is calculated; it'll be based only on actual courses you took. Assuming you do well in your courses, this means your GPA will be higher than it would have been if you'd taken science and math courses and got relatively low grades in them.

You can use this technique with any of the 72 CLEP tests and DSSTs: pass a test rather than take a course you don't think you'll do well in. Just make sure your school will accept the score from the test you take toward your chosen major.

Studying for the ASVAB AR Test?

If you're trying to raise your ASVAB AR test score and are finding the traditional study resources aren't that helpful, check out the word problem resources at Salman Khan's on-line Khan Academy:

- Word Problem Solving Strategies (<http://khanexercises.appspot.com/video?v=SpDIXJ2I2D4>)
- Word Problem Solving 1 (<http://khanexercises.appspot.com/video?v=Xz6rT9k8ftg>)
- Word Problem Solving 2 (<http://khanexercises.appspot.com/video?v=s1QN7sSfBM8>)
- Word Problem Solving 3 (<http://khanexercises.appspot.com/video?v=LRKMoqrMbGw>)
- Word Problem Solving 4 (<http://khanexercises.appspot.com/video?v=5EdbPz1ZVn0>)

While watching these videos, don't forget to pause them occasionally and practice the skill/knowledge you just learned.

Vocational Training vs. College Education

Many Coast Guard personnel are more interested in working with their hands (for example, carpentry, gunsmithing, plumbing, locksmithing, electrical work) than they are in getting a degree. Still, everyone tells them they need to get a degree to succeed in the civilian labor market so they feel they have to do so.

But before you jump into a degree program, think about your ultimate employment goal and work backwards from it. When planning a car trip, you don't just start driving and hope to end up somewhere you wanted to go. You have a destination in mind and figure out the best route to get there. This should be the way you also plan your career, both in the Coast Guard and in the civilian world.

Let's say you want to work as a video game designer. Assuming you want to work for a company that does nothing but design and market video games, call a half dozen of them and talk with someone who makes hiring decisions in the HR department or the like. Ask what kind of training and/or education they're looking for in new hires. Ask specifically if the people they hire need a degree or if demonstrated ability (e.g., via a portfolio or other samples of your work) is good enough.

Remember: a college degree requires you to take many courses totally unrelated to your field of interest. Roughly half the courses you take to earn a degree fall into this category. If you're more interested in acquiring the knowledge necessary to start working in the field that interests you, a degree may not be for you.

There are a number of paths you can take once you know whether most likely employers require a degree. You can

- work with someone who has the knowledge you want to acquire (a mentor-protégé or apprenticeship relationship, formal or informal);
- learn it on your own via resources available for free (often on the Internet, see "Sources of Free In-Depth Knowledge" above);
- take college courses just in your area of interest and, perhaps, earn an academic certificate in the process (see "Academic Certificates" at <http://www.uscg.mil/hq/capemay/Education/degreedesc.asp#certs>); or
- take non-credit courses that you have to pay for, for example Excelsior College's Professional Development courses (https://www.excelsior.edu/portal/page/portal/Center_for_Professional_Development) or the Graduate School's courses (<http://graduateschool.edu/>), which GI Bill education benefits will likely cover.

First find out if a degree is something you need or want. If you don't need a degree, but you want one and/or what you learn will be useful, by all means work toward one. The point is, don't jump into a degree program just because everyone else is doing so.

Is Distance Learning for You?

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

Thinking of Starting Your Own Business?

If you're thinking about starting your own business, either while you're still in uniform or after you leave the Coast Guard, check out a sampling of resources for entrepreneurs at <http://www.uscg.mil/hq/capemay/Education/smallbiz.asp>. There you'll find general resources applicable to all types of small businesses on many different subjects (e.g., drafting a business plan, finding funding, etc.).

There are also sections aimed at those interested in starting not-for-profit businesses and those interested in social entrepreneurship. Contrary to the popular notion, not-for-profit doesn't mean "no profit" or that you can't earn a substantial salary. It just means most of the profit has to be put toward specific things, usually plowed back into the business. There's also a section with links to labor market information.

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

Wondering What to Major In?

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

You should also check out chapters 3 ("Career Exploration Information") and 5 ("Researching Employer and Labor Market Information") of the book *Best Career and Education Web Sites*. Before you dive into a major, with the intention of going into a particular career field, read these chapters. They can help you figure out if there's actually a future in your chosen field. The last thing you want is to invest a lot of time and money in getting a particular degree only to find when you're done that there aren't many jobs available in the field you prepared for or that advancement in that field is slow or frozen.

How Do I Select a College without CG Institute Degree Plans?

Since the Institute stopped producing degree plans last December, many Guardians have been stymied about how to pick a school to get a certificate or degree from. "How do I know if any of my Coast Guard experience credits will count?" is the question I hear most often.

A new booklet entitled *How Do I Select a College without CG Institute Degree Plans?* will walk you through the process. You can drop by TraCen Cape May's Education Center to pick up a copy or download and print it from <http://www.uscg.mil/hq/capemay/Education/doc/Booklet04.pdf>.

Be aware that it's formatted as a booklet. If you print it out as it is and try to make sense of it as if it weren't a booklet, you'll fail. Just download it, print it out, feed it into a copier that does double-side copying, and select single-side to double-side. **Don't re-arrange the pages or turn them all in one direction.** Or you can download the file and print it directly from your computer to a double-side copier or printer, that'll give you the same result. Either way, just fold the output in half and you'll have the booklet.

Scholarship and Financial Aid Explorer

The Scholarship and Financial Aid Explorer (SFEX) was developed by the Marine Corps to make it easier for military personnel to find scholarships directly relevant to them and their dependents. SFEX provides a listing of over 600 scholarships and is open to all servicemembers at no cost. You can check it out at <http://www.mcsfex.net/Default.aspx>.

TraCen Cape May Testing Calendar

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

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800): EOCTs and AQEs*

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

* If operations or your work schedule make it impossible for you to take an EOCT or AQE on a Tuesday morning, you can take it on a Thursday morning.

This schedule leaves most of the day on Tuesdays, as well as all day on Wednesdays, Fridays available for other occasional tests, counseling, and other face-to-face interactions with you. When no one is taking a language test, the doors to the Education Center are open on Mondays, as well.

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me.

Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site

(http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp) has all kinds of information about the program.

Including a new on-line way to determine if you're eligible to participate in Troops to Teachers:

http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp.

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time.

Check out the information on my web site related to career transition

(<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

You should also request an education assessment from the Coast Guard Institute

(<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one later.

If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans

(<http://www.military.com/Careers/Home/0,13373,,00.htm>).

And don't discount the idea of working in the public sector. Not only are there thousands of jobs in the federal government, identical to private-sector jobs in which you can put your skills, knowledge, and experience to use while maintaining job security unavailable in the private sector (<http://www.fedjobs.gov/>), governmental entities at all levels – state, county, municipality, school district, port district, etc. – provide similar benefits.

Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/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 Library

In addition to SparkCharts, the Education Center also has a library of books on leadership, management, Coast Guard history, and other topics. Also in the library are the latest Professional Qualification Guides (PQGs) for each rating.

The Education Center also has dozens of brochures and books on college, financial aid, the officer program application process, and other things. If there are multiple copies, you're welcome to take one.

Get It in Writing!

A recent article on [military.com](http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html) by retired Coast Guard Chief Terry Howell (<http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html>) provides extremely good advice about how to avoid making costly mistakes when dealing with the VA about your education benefits.

The advice is equally applicable to dealing with *any* government or corporate bureaucracy, for that matter.