

TraCen Cape May Education Update #417

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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
HS3 Jessica Donovan	TraCen (clinic)	HS2
SN Leilani Crockett	TraCen (UDC)	SK3
BM3 Jason Ruffenach	Sector Delaware Bay (VBST)	BM2
SK2 Nicholas Saporito*	TraCen (recruit training)	SK1

* First attempt

Also, HSC Rachel DeVore just completed the requirements for a Bachelor of Arts degree in Sociology from American Military University.

Well done, everyone!!!

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 – Are there any conditions I need to know about to earn retirement points by taking courses?

Q: I'm a Reservist and vaguely remember hearing that I can earn retirement points for completing courses from the Coast Guard and other services. Is that true and, if so, is there anything else I should know about this?

A: Yes, it's true, although you earn the points for completing tests you have to take after completing the course, not just for completing the course. However, there are conditions to be aware of before preparing for the test (by ordering a course or downloading RPQs).

First, anyone who wants to take the end-of-course test (EOCT) or rating advancement test (RAT) must complete all prerequisites for the test before an ESO may administer it. For example, if you're an officer or a BMC and want take an MK3 test, you must first complete all the RPQs (i.e., get them signed off) – including the statement in the REMARKS section on the "Signature of Supervisor" or "Record of Completion" page of your RPQs. ESOs may not administer tests without verifying that this statement has been completed by someone authorized to sign it.

Second, officers who wish to earn points for completing enlisted courses (e.g., E-PME or rating) must receive approval from CGPC.

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 **On-line Sources of College Books** (<http://www.uscg.mil/hq/capemay/Education/books.asp>).

Grammar, Vocabulary, & Usage Corner

This week's installment, on when to use *that* and *which*, is taken verbatim from GrammarGirl.com.

If you're confused about *that* versus *which*, don't feel bad. It's one of the most common topics people ask me about. I used to work as a technical writer, and I'd often edit documents in which people used the wrong word. More than once, I'd put in the right word, only to have clients change a perfectly fine *that* to a *which* and send it back to me. In fact, having a client try to overrule my correction of a *which* to a *that* was one of the things that pushed me over the edge and made me start the Grammar Girl podcast.

Here's the deal: some people will argue that the rules are more complex and flexible than this, but I like to make things as simple as possible, so I say that you use *that* before a restrictive clause and *which* before everything else.

Restrictive Clause – That

A restrictive clause is just part of a sentence that you can't get rid of because it specifically restricts some other part of the sentence. Here's an example: *Gems that sparkle often elicit forgiveness.*

The words *that sparkle* restrict the kind of gems you're talking about. Without them, the meaning of the sentence would change. Without them, you'd be saying that all gems elicit forgiveness, not just the gems that sparkle. (And note that you don't need commas around the words *that sparkle*.)

Nonrestrictive Clause – Which

A nonrestrictive clause is something that can be left off without changing the meaning of the sentence. You can think of a nonrestrictive clause as simply additional information. Here's an example: *Diamonds, which are expensive, often elicit forgiveness.*

Alas, in Grammar Girl's world, diamonds are always expensive, so leaving out the words *which are expensive* doesn't change the meaning of the sentence. (Also note that the phrase is surrounded by commas. Nonrestrictive clauses are usually surrounded by, or preceded by, commas.) Here's another example: *There was an earthquake in China, which is bad news.*

Expendable – Which

If you leave off the clause that says *which is bad news*, it doesn't change the meaning of the rest of the sentence.

A quick and dirty tip (with apologies to Wiccans and Hermione Granger) is to remember that you can throw out the “*whiches*” and no harm will be done. You use *which* in nonrestrictive clauses, and if you eliminate a nonrestrictive clause, the meaning of the remaining part of the sentence will be the same as it was before.

Needed – That

On the other hand, if it would change the meaning to throw out the clause, you need a *that*. Do all cars use hybrid technology? No. So you would say, “Cars that have hybrid technology get great gas mileage.”

Is every leaf green? No. So you would say, “Leaves that are green contain chlorophyll.”

It would change the meaning to throw out the clause in those examples, so you need a *that*. (Also note that the *that* clause isn't surrounded by commas. Restrictive clauses usually aren't set off by commas.)

Remembering to use *that* with restrictive clauses and *which* with nonrestrictive clauses is the best method, but the quick and dirty tip of using *which* when you could throw out the clause will also get you to the right answer most of the time.

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.

Common Latin Phrases Everyone Should Know

I.e. (*id est*) and *e.g.* (*exempli gratia*) are often confused. The English translation of *id est* is “that is” or “in other words”. It is used when you want provide another way to describe something or to make sure someone understands exactly what you're trying to say: “The most beautiful human in Greek mythology, *i.e.*, Leda's daughter Helen, may have had a unibrow, according to a book I'm reading” or “The elephant is a pachyderm, *i.e.*, an animal with thick skin and nails resembling hooves.”

The English translation of *exempli gratia* is “for the sake of example” or just “for example”. It's used to indicate a partial list of items in a specific category: “There are many varieties of berries, *e.g.*, raspberry, strawberry, blackberry” or “I like power metal (*e.g.*, Firewind, Iced Earth, Sonata Arctica).”

The abbreviations shouldn't be used in spoken English (pretentious) and are always followed by a comma when written. Also, when using e.g., ending the list of examples with etc. is redundant although this usage is becoming common.

From: WikiHow.com, About.com, <http://www.latin-dictionary.org>, and <http://oedb.org/library/beginning-online-learning/50-common-latin-phrases-every-college-student-should-know>

CG Foundation Grant Reimburses for Tuition

If the new TA policy (ALCOAST 175/13, <http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST175-13.pdf>) leaves you in a lurch with regard to paying for tuition, be aware that the Coast Guard Foundation's education grants (<http://www.uscg.mil/hq/capemay/Education/grants.asp#CGF>) can reimburse you for tuition costs not covered by TA.

Other options include CGMA's interest-free education loan (<http://www.cgmahq.org/Assistance/Programs/Education/loan.html>) and, possibly, Pell Grants (<http://www.uscg.mil/hq/capemay/Education/grants.asp#pell>).

Amplification on New TA Policy

Be aware that if you're in pay grade E-7 or higher and have a TA authorization for a course that hasn't yet started, that authorization is still valid even though you don't meet the criteria to apply for TA now, under the new policy (ALCOAST 175/13, <http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST175-13.pdf>). However, if you have an authorization for a course that hasn't yet started and have to cancel it for any reason (e.g., the course was cancelled) and you want to take another one, you may **not** apply for TA to pay for a substitute course. That is, the current TA criteria apply to any courses you might want to take after the new policy took effect.

HYT & Transferred GI Bill Benefits

If you think high-year tenure (HYT) may affect you and if you haven't already transferred new (Post-9/11) GI Bill benefits to one or more dependents but think you might want to in the future, please make that transfer before 01 August 2013. If you wait until 01 August, you will – regardless of your current service status – incur a 4-year additional service obligation from the date of the benefit transfer. To quote the HYT FAQs (<http://www.uscg.mil/epm/HYT/FAQs.pdf>, #27): “ALL Post 9/11 GI Bill Transfer of Education Benefits requested after 31 July 2013 will require an additional 48-month service obligation. For more information regarding the transfer of Post 9/11 GI Bill Educational Benefits go to: <https://www.ebenefits.va.gov/>.”

GI Bill Transfer & Service Obligation

Despite ESOs' best efforts since August 2009 to ensure everyone knows about the additional service requirement you incur when you transfer new (Post-9/11) GI Bill education benefit, some people are telling us they're about to retire and weren't aware of it.

The general rule is that you must serve for four years after the date you transfer any or all of your benefit. For those who became eligible for retirement between 01 August 2009 and 01 August 2012, different service obligation periods apply (see <http://www.uscg.mil/hq/capemay/Education/gibill-33b.asp#obligation>).

If you've transferred any or all of your benefit and leave the Coast Guard voluntarily during the service obligation period, you “must go back into the Portal and revoke [your] transfer (return transfer months to zero),” according to Mr. Reidus Stokes, the GI Bill person at PSC. You'll also need to “visit the PSD (FS) website (<http://www.uscg.mil/psc/psd/fs/GI%20Bill.asp>), print the “Revocation of Post 9/11 Transfer Benefits”, sign it, date it, and e-mail or fax” it to him. “If any benefits were used, [you] will be placed in an overpayment status by the Department of Veteran Affairs” and the DVA will follow its procedures to recover the money it paid out for your dependent's education, housing allowance, etc.

If you believe you were not properly notified of the opportunity to transfer your new GI Bill benefit to dependents while you were in uniform, you can request a correction of military records to allow for transferability. To do this, submit an “Application for

Correction of Military Record Under the Provisions of Title 10, U.S. Code, Section 1552"

(<http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0149.pdf>) to the Coast Guard Board for Correction of Military Records.

Be aware, however, that (to quote the instructions on the form) you must “show to the satisfaction of the Board by the evidence that you supply, or it must otherwise satisfactorily appear in the record, that the alleged entry or omission in the record was in error or unjust. Evidence, in addition to documents, may include affidavits or signed testimony of witnesses, executed under oath, and a brief of arguments supporting the application. All evidence not already included in your record must be submitted by you. The responsibility of securing evidence rests with you.”

One more thing, Mr. Stokes also advises that the obligated service period begins on the date of your first transfer of benefits (TEB) to any dependent(s). If you transfer all benefits to your spouse today, you would have to serve four years from today or face the consequences described above. If you and your spouse have a baby next year and decide to re-allocate your transferred benefits (18 months to your spouse, 18 months to the baby), you incur no additional service obligation. **It pays to transfer your benefits as soon as you make the decision to do so, and definitely before you begin the 16th year of your career.**

New College Info

Periodically, the TraCen Cape May’s Education Center receives information from colleges and universities around the country about their programs, financial incentives, etc. Hard-copy materials (flyers, brochures, etc.) is available any time during working hours (including lunch time). **The fact that this information is printed here does not constitute an endorsement of the corresponding schools or programs.**

Penn State University – For the last few years, Penn State University has had a grant program to help military personnel, under some conditions, with tuition costs which greatly exceed the amount provided by military tuition assistance. Currently, the program reduces tuition to \$305/credit (TA provides up to \$250/credit). For more information, go to <http://www.worldcampus.psu.edu/paying-for-your-education/military-grant-in-aid>. The school also has tutoring resources available to its distance-learning students (<http://student.worldcampus.psu.edu/academic-support-resources/tutoring>).

Touro University Worldwide, a not-for-profit regionally accredited private university, is trying to introduce itself to would-be students. Its predecessor, (Touro University International, TUI) was founded in 1998 by Dr. Yoram Neumann and Dr. Edith Neumann and was the first university in the world to offer a regionally accredited PhD program online with no residency requirements. Government and military students had exceptional participation. In 2007, TUI was sold to a private equity group. Touro University Worldwide (TUW) was founded in 2008 by Dr. Bernard Luskin to replace the void that the sale of TUI had created. Drs. Neumann, the founders of TUI, returned to Touro in July 2012 and assumed the leadership of Touro University Worldwide. The mission of online education at Touro University Worldwide is to offer professional degree programs to serve the needs of adult learners (service to society), professionals (intellectual pursuit), and the underserved (social justice). For more information, including majors and courses offered, go to <http://tuw.edu/index.html>.

Considering Graduate School?

If you’re thinking about going to graduate school of any kind, please read <http://www.uscg.mil/hq/capemay/Education/graddegrees.asp> and check out the links you’ll find there.

More specifically, if you’re considering law school, you owe it to yourself to read, at least, a review of a new book on law school and the prospects of those who getting their JDs now and will be getting them for the foreseeable future. The title of the book is *The Lawyer Bubble: A Profession in Crisis*. You can find the review at http://www.washingtonmonthly.com/magazine/march_april_2013/on_political_books/bar_examined043320.php. This short passage should catch your attention: “Though the Bureau of Labor Statistics expects 73,600 new lawyer jobs to be created in the U.S. in the current decade, American law schools graduate about 44,000 new JDs each year. So averaged over the decade, there are six new lawyers for each new job.”

While you’re at it, check out the “Is a law degree for me?” page of my web site (<http://www.uscg.mil/hq/capemay/Education/lawdegree.asp>).

New Student Loan Brochure for Servicemembers & Vets

Just last week, the Department of Education published a four-page brochure that “outlines what servicemembers need to know to manage their student loans and maximize their benefits.” It’s entitled, *U.S. Armed Services: What You Need to Know About Your Federal Student Loan Benefits* and is available at <http://studentaid.ed.gov/sites/default/files/military-student-loan-benefits.pdf>.

Courses Required for College Degrees

What would you do if you were completing the last college course required for you to earn your degree and your school told you that it had changed the course requirements for your major and that you had to take yet another course to finish the degree? Believe it or not, this happens more often than you might think. I’ve seen this happen a few times.

But you can lock in your degree requirements so this will never happen to you. How? By insisting your school provide you with a Servicemembers Opportunity College (SOC) student agreement as soon as you’re eligible for one.

What, exactly, is a “SOC student agreement”? Essentially, it’s a contract between a student and a college/university that lays out the courses

- the student has to complete to earn a degree and
- the student has already completed (via any means including CLEP and DSST testing, military service, and transferred college courses).

To see an example, go to <http://www.uscg.mil/hq/capemay/Education/doc/SOCAgreement.pdf>.

A student who’s taking courses from a SOC member school is eligible for a SOC agreement after she’s finished taking six semester credits or two courses. The school is supposed to create the agreement, but students may have to prod it to do so. The school may not change the course requirements listed on a SOC agreement – which means you’ll have no unpleasant surprises. ***If you’ve requested TA while stationed in the Cape May area, your school is almost certainly a SOC member.***

So, if you’ve completed two courses at the college you plan to get your degree from, you should ask for a SOC agreement ASAP – whether you’re a uniformed servicemember or a civilian, no matter how you’re paying for your courses.

No More DSSTs Locally

Reminder: After 31 August, ESOs will no longer be able to administer DSSTs (<http://www.uscg.mil/hq/capemay/Education/dsst.asp>). (DSSTs are another series of credit-by-exam tests like CLEP tests, which haven’t been available through ESOs for over a year.) Prometric (which owns the tests) is doing away with paper DSSTs on that date, and from then on all DSSTs will be computer-based.

If you’re interested in taking any of these tests, be aware that I don’t stock these and it takes about ten days to receive them after I request them.

Manage Your Student Loan Debt

(courtesy of DAN TES)

“The U.S. Department of Education has launched two key features on its StudentLoans.gov Web site: a Complete Counseling page and a new Repayment Estimator that lets borrowers compare what their monthly payment amounts would likely be across all seven repayment plan options. These features come in time for students who are graduating this spring to take advantage of new tools that can help them better understand their loan debt and stay on track in repayment.” For more information, go to <https://studentloans.gov>.

Skill & Interest Inventories

Are you unsure of what career fields best match your personal interests? Or are you interested in changing career fields when you leave the Coast Guard? See your ESO about various skill and interest inventories you can use to assess your interests and possible ways to earn a living while pursuing them. For an overview of the inventories available for free, go to <http://www.uscg.mil/hq/capemay/Education/sitestest.asp>. The newest of these tools is called "Journey" (<http://www.uscg.mil/hq/capemay/Education/doc/Journey.pdf>), and is computer-based.

DANTES College Career Workbook

If you're thinking about college, you might want to get a copy of DANTES's *College Career Workbook*. It's intended for high school graduates or those who have a GED equivalency certificate who are seriously interested in college study. And it's free from your ESO. You can also check it out on-line at http://www.dantes.doded.mil/Resources/Docs/Counselor_3115.pdf.

College Information Videos

The Instructional Technology Department of Columbia College (in Columbia, MO) has produced a series of short videos in coordination with Servicemembers Opportunity Colleges (SOC) to help you decide if college is for you and, if it is, to choose one. The topics are:

- Introduction (Choosing a College That's Right for You) - <http://youtu.be/AcL0wggov5Y>
- Selecting a School - <http://youtu.be/c4o8bLgVBNl>
- Student Responsibilities - <http://youtu.be/s59-sUatjp4>
- Active Duty - <http://youtu.be/Ze7oHMLnMeA>
- Reserves and National Guard - <http://youtu.be/Uzfs-Aqqlrc>
- Veterans - <http://youtu.be/Cl-U2SzoXrQ>
- Spouses and Dependents - <http://youtu.be/vacscgxH4EE>
- Online Education - <http://youtu.be/ECgKPt0BUtw>
- Financial Aid - <http://youtu.be/HCazDqUZiiA>

Interested in Getting a Six-Pack License?

If you're considering taking courses to prepare for the six-pack (Operator of Uninspected Passenger Vessels, OUPV) license exam, make sure the course you intend to take is approved by the Coast Guard (http://www.uscg.mil/nmc/courses/approved_courses_school.asp). And if you want to use GI Bill benefits to pay for it, make sure the school/program has also been approved by your state's approving agency (<http://inquiry.vba.va.gov/weampub/buildSearchInstitutionCriteria.do>).

Not Just Rating Courses

A lot of people forget that the Coast Guard Institute has professional development courses (and tests) not linked to specific ratings. These are:

- Basic Radar User (hard-copy course from the Institute, PDF on-line at the LMS at <https://elearning.uscg.mil>)
- Maneuvering Boards (hard-copy course from the Institute, PDF on-line at the LMS at <https://elearning.uscg.mil>)
- Search and Rescue Fundamentals (on-line, at the LMS at <https://elearning.uscg.mil>)

College for Those with Unpredictable Schedules

As you've no doubt discovered, most colleges and universities that allow you to get a degree through distance learning (including on-line) courses follow the same schedule you'd have to follow if you were sitting down in a classroom. That is, you have to register by

a fixed date, start and end the course on fixed dates, submit assignments by fixed dates, and take exams on fixed dates. But such schedules often make it difficult for busy adults with unpredictable schedules to take and do well in these courses.

If this describes your situation, you should consider degree programs or individual courses that provide more flexibility. Self-paced and independent study courses do just this. They allow you to start a course at any time – there are no fixed deadlines for registering, completing assignments, taking tests, or even finishing a course. You can register at any time of the year and work at your own pace. Some schools require you to complete their courses in four months, but many allow up to nine months, and some give you a year or even two years. Those with shorter time frames usually grant extensions.

This is particularly advantageous if you're attached to an operational unit where your activities are completely unpredictable. Another benefit is that if you find the course easy, you can complete it in as little as six weeks (depending on the school) and move on to the next course. For more information, go to <http://www.uscg.mil/hq/capemay/Education/schools.asp#self-paced>.

Articles of Interest

Check out these education- and career-transition-related articles:

- 'More than a Major' (<http://www.uscg.mil/hq/capemay/Education/doc/choosing010.pdf>)
- Student Motivations for Going to College to Their Success (<http://www.uscg.mil/hq/capemay/Education/doc/edmisc034.pdf>)
- A College Degree Sorts Job Applicants, but Employers Wish It Meant More (<http://chronicle.com/article/The-Employment-Mismatch/137625/>)

These are just a few you can find at <http://www.uscg.mil/hq/capemay/Education/articles.asp> and <http://www.uscg.mil/hq/capemay/Education/articles2.asp>.

A Degree Isn't Enough

Don't expect employers to fall over themselves to hire you just because you leave the Coast Guard with a degree. For years, internships have been seen by employers as a way to differentiate applicants in an important way. Internships tell employers that you have real-world experience in a particular field or with a particular type of work. Check out this sampling of articles discussing this phenomenon:

- Internships become the new job requirement (<http://www.marketplace.org/topics/economy/education/internships-become-new-job-requirement>)
- The Importance of College Internships (<http://www.yellowpagecollegedirectory.com/articles/importance-of-college-internships>)
- Degrees Are Great, but Internships Make a Difference (<http://www.usnews.com/education/articles/2010/04/15/when-a-degree-isnt-enough>)
- The Important of Internships to College Students (<http://www.rowan.edu/studentaffairs/cmc/news/news.cfm?id=12>)

Improve Your Writing Skills

Do you sometimes feel unable to put your thoughts on paper – whether for a school assignment or at work? If so, a technique called *freewriting* may be for you. According to the short article “5 Freewriting Secrets for Being a ‘Genius’” in *Psychology Today*, “At its most basic, it's about forcing your internal editor to stay away while you splash your most raw and unusual thoughts onto the page.” Check it out at <http://www.psychologytoday.com/blog/creating-in-flow/201011/5-freewriting-secrets-being-genius>. **Everyone who's applying for an officer program, and writing his/her narrative memo, should try this technique.**

Is On-Line Learning for You?

If you're trying to decide between taking courses in a classroom or via distance learning (aka distance education), you owe it to yourself to use one or more of the on-line assessment tools available from DANTES and various colleges

(<http://www.uscg.mil/hq/capemay/Education/distance.asp#01>). Spending some time with these tools could save you time and a lot of aggravation down the road.

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.

College Reality Check

The *Chronicle of Higher Education* has a new tool to use to help you choose a college, aimed at students and their parents. Under the heading "Your Education. Your Investment. Your degree should work as hard as you do", its purpose is to answer three questions:

- How much will I actually pay for my degree?
- Will I graduate on time?
- Will I make enough to repay my debt?

To check it out, go to <http://collegerealitycheck.com/>.

Another Tool for Finding Colleges

For years, ESOs have wished there were a way to find all colleges and universities in the country that offer degrees in a given major. A Google search yields lots of results, but most of them are web sites schools have to pay to get on – which eliminates schools that don't have big advertising budgets.

The answer to ESOs' wishes (at least the first version) was born, recently: it's Department of Education's College Scorecard (<http://collegecost.ed.gov/scorecard/index.aspx>). It will help you find schools that offer the major you're looking for. Although it's a work in progress – the database is not yet complete – it's much better than existing alternatives.

After choosing your search criteria, click on "+ Add Criteria". You'll then see all your search criteria appear in the left margin. Click on the "Search Institution" button and you'll be given a list of all the schools that meet your criteria. To see the largest number of schools, use the fewest possible search criteria (probably just your desired major or majors). If you can't figure out how to use it, drop by the Education Center and I'll walk you through it.

GI Bill: Dependent Activation

If you have a dependent to whom you transferred GI Bill benefits, be aware that transferring all or part of your 36-month entitlement to him doesn't end complete the process. Your dependent will also have to submit an application to the Department of Veterans' Affairs (DVA) to actually begin using them. This process is commonly called "activating" the benefit.

To do this, she must submit form 22-1990E to the DVA. This can be done using either the PDF/paper version (<http://www.uscg.mil/hq/capemay/Education/doc/VA22-1990E.pdf>) or on-line version (<http://vabenefits.vba.va.gov/vonapp/main.asp>). There are pros and cons to using either version. For the PDF/paper version, the main plus is that it's easy to fill out. On the negative side, you will never know if the paper form gets lost in the shuffle of thousands of others.

The main benefit of using the on-line version is security: the information you enter on-line is put directly into a database which the people at the DVA will access as needed and use to generate the Certificate of Eligibility at the end of the process. On the other hand, because the process is not as user-friendly as it could be and because the DoD and DVA are constantly tweaking it, the on-line process can be quite frustrating to use. (E.g., don't be surprised if you think you've done everything you were supposed to do and get put back on a page you've been at before.)

Contrary to information the DVA provided when the new (Post-9/11) GI Bill first became available, a dependent child can submit this application before she turns 18 or graduates from high school. The Coast Guard's GI Bill person, Mr. Reidus Stokes, suggests high school students who will be using a parent's benefit "apply well in advance" of the beginning of their first college term.

When doing so, make sure to leave **completely blank** the field asking "Did you receive a high school diploma or high school equivalency certificate?" (That's item 8B on the PDF/paper form and the analogous field in the on-line form.)

As for the rest of the form, there are many items/fields you can leave completely blank. On the PDF/paper form, these are: 9B, 9C, 10A, 10B, and 10C. For Part IV on the PDF/paper form, check "No" for item 11A and leave 11B blank (unless the dependent is a US government employee). This also applies to the corresponding fields on the on-line application.

Attention, Parents of College-Bound Children!

- The U.S. Department of Education has produced a really excellent booklet (*College Preparation Checklist*) people at all stages in life. The first section ("Money for College") covers student aid; the second section ("Your 'To Do' List") provides check-off lists for elementary, junior high/middle, high school students and their parents and for adult students. You can stop by the Education Center to pick up a copy, or download this pub from http://studentaid.ed.gov/students/attachments/siteresources/College_Prep_Checklist.pdf. The DoEd's web site has loads of other information about financial aid for higher education, including a large number of other handouts you can download. You can find them at <http://www.studentaid.ed.gov/resources>. Among the titles are: *Don't Get Scammed on Your Way to College!*, *Loan Forgiveness for Public Service Employees*, *Be an Informed Consumer*, *Student Aid and Identity Theft*, *Student Loans: Avoiding Deceptive Offers*, and *Pay As You Earn Repayment Plan*.
- So you've decided you want to take college courses, but you're not sure which school's right for you. Or you've already decided on college but made your choice more by gut feeling or based on others' recommendations than through deliberate process. In either case, check out the Department of Education's College Matching Wizard. There are two versions. One is for people who already have an idea what kind of college they would like to attend. The other asks more questions so as to provide you with a more tailored college fit. You can find them both at <http://nces.ed.gov/collegenavigator/>.
- If you're looking for a financial aid (including scholarship) search engine that won't try to steer you toward specific loans or scholarships, check out the Department of Education's various wizards: <http://studentaid.ed.gov/types/grants-scholarships>.
- 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>.

College & Career Planning Tools

Military personnel now have access to another tool to help them plan for college or a career after the Coast Guard. Kuder, a “provider of Internet-based tools and resources that help students and adults achieve their educational and career planning goals”, has an Internet-based program designed specifically for military personnel. It’s called Journey, and you can find out more about it and how to access it from a flyer you’ll find at <http://www.uscg.mil/hq/capemay/Education/doc/Journey.pdf>.

Journey and other similar tools (<http://www.uscg.mil/hq/capemay/Education/sitestest.asp>) are powerful tools in helping you decide your future career path and what to major in, if you decide to pursue a college degree.

Before Choosing a Major or Career Field . . .

If you’re considering a particular college major or career field, you should first check out the *Occupational Outlook Handbook*, from the Bureau of Labor Statistics (<http://www.bls.gov/ooh/home.htm>). Not only does it tell you what type of education and/or training you need to enter and advance in a specific career field, but it also tells you things like what the pay is likely to be and what the hiring prospects are in the future.

Dependent Children between 21 and 26: Transferring GI Bill Benefits

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

To transfer GI Bill benefits to a dependent child, she must be registered in the DEERS database. That can be done at any time until she reaches her 26th birthday. If she’s older than 21, she must be attending college to be entered into the database. You’ll need to supply proof (in the form of a letter from the school) stating that your child is attending college full-time and has paid all tuition and fees for the current school term. (After you’ve transferred your GI Bill benefit to a child in this situation, it doesn’t matter whether her data remains in the database.)

For your child to be eligible for TriCare benefits, she must also be in DEERS. To ensure she remains eligible for TriCare while in college (at least until she turns 23), every six months you will need to provide your DEERS office with the letter described above. That is, your dependent child will automatically be removed from the DEERS database six months after you provide the letter, unless you provide another letter (until she turns 23) with a current date on it.

When your dependent child turns 26, she will be deleted from the DEERS database and will no longer be able to use any GI Bill benefits that were transferred to her.

Free On-line Test Prep Tools

Looking for help in studying for a test? Peterson’s DoD MWR Libraries has on-line study materials and practice tests for dozens of tests of all types: CLEP (all subjects), DSST (all subjects), ASVAB/AFCT, ASTB, PSAT, SAT, ACT, GRE, GMAT, LSAT.

From this site, you’ll also have access to the Online Academic Skills Course (OASC) which you can use to improve your math and verbal skills, with pre-tests, lessons tailored to your needs, and more tests to see how you progressed.

These can all be used to help study for the tests listed above and for high school or college tests in the various subjects covered by the CLEP and DSST tests (<http://www.uscg.mil/hq/capemay/Education/tests.asp>). Check this all out at <http://www.petersonsdodlibrary.com>.

Coast Guard Institute Transcripts

The American Council on Education (ACE) evaluates “A” and “C” school curricula to determine how many credits you would have earned in college if you had covered there the same material you covered in an “A” or “C” school.

You can get a transcript of these credits from the Coast Guard Institute by downloading and submitting a form (<http://www.uscg.mil/hq/capemay/Education/doc/CGI1561.pdf>) through your ESO. Make sure you read the instructions for each section of the form before filling out that section; only fill out the sections that you have to fill out. In section I you'll see a number of options for telling Institute staff what you want.

If this is the first time you've submitted a transcript request, select the "Assessment" bubble. If you've submitted an assessment request before, and want to update it, select the "Update to Assessment" bubble. Either way, you'll receive an unofficial transcript by e-mail from the Institute.

If you want an official transcript (which will be sent to a college, university, or your ESO but not to you), select the "Official Transcript" bubble.

Unofficial transcripts differ from official transcripts only in that they're not printed on paper (you'll receive a PDF file). Official transcripts are printed on special, watermarked paper that makes tampering obvious and they have the Coast Guard Institute's seal on them. To see if credits earned through military service will count toward a degree, you have to have an official transcript sent to the school you want to get the degree from.

If you're just curious about how many credits you've accumulated in which subjects and don't feel you need an assessment, you can go to ACE's web site (<http://www.militaryguides.acenet.edu/>).

Bear in mind that every college and university in the U.S. has its own criteria for deciding whether to accept credits earned anywhere else. So credits that show up on your Coast Guard transcript may or may not be accepted toward majors and degrees at your preferred school.

TraCen Cape May Testing Schedule

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

Mondays (0745): EOCTs, RATs, and AQEs

Tuesdays (0745): EOCTs, RATs, and AQEs

Wednesdays (0745): EOCTs, RATs, and AQEs* or Defense Language Proficiency Tests (DLPT)

Thursdays (0745): EOCTs, RATs, and AQEs; college tests, DSSTs, SATs, ACTs

Alternating Fridays (0745): EOCTs, RATs, and AQEs

* If someone has made an appointment to take a DLPT (a 6-hour test), there will be no EOCTs, RATs, and AQEs.

College placement, AFCT, and all other tests will be scheduled on a case-by-case basis.

If you call and I don't answer the phone, I'm probably administering a test (and, because I don't want to disturb examinees I can't talk on the phone) or I'm 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 which you're welcome to check out. Also in the library are the latest Professional Qualification Guides (PQGs) and Rating Performance Qualifications (RPQs) for each rate.

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.