

## TraCen Cape May Education Update #418

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***Links from this page to non-Coast Guard sites are provided as a customer service and do not represent any implicit or explicit endorsement by the United States Coast Guard of any commercial or private issues, products, or services presented there.***

## 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    |
|-----------------------|----------------------|---------|
| YN3 Nicholas Violante | TraCen (SPO)         | YN2     |
| FN Joseph Costick     | TraCen (SPO)         | E-PME-4 |
| YN2 Jamel Brown       | TraCen (Recruit SPO) | YNI     |
| SK3 Brian Christina   | TraCen (GSK)         | SK2*    |

\* First attempt

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 – Can I get help repaying student loans I had when I joined the Coast Guard?

**Q:** I took out student loans to attend college before joining the Coast Guard and they're eating me up. What kinds of help are available to help me get rid of or repay them?

**A:** It all depends on the type of loans you have. If you're talking about loans you got through the federal government (not private lenders), see the information at <http://www.uscg.mil/hq/capemay/Education/loans.asp#repayment>, particularly the short article "Got Student Debt?" (<http://www.uscg.mil/hq/capemay/Education/doc/finance005.doc>).

If you have a loan from a private lender, the law provides only form of relief. The Servicemembers' Civil Relief Act allows you to request (demand, actually) reduction of the interest rate on any student loan you incurred before you entered the military (but after 01 July 2008) to 6% for as long as you remain in uniform. That is, if you have a student loan with an interest rate higher than 6%, you can get it reduced to 6% retroactive to the date you entered the military. (See <http://www.uscg.mil/hq/capemay/Education/loans.asp#max>) And, of course, lenders may have internal policies they don't tell anyone about unless asked, that allow various forms of relief to military personnel and veterans. Call your lender and ask. The worst result is that you'll find out the lender won't do anything for you.

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

## Grammar, Vocabulary, & Usage Corner

In this installment, the difference between **farther** and **further**.

According to *Webster's Ninth New Collegiate Dictionary*, these words are generally interchangeable, although the current trend is to use **farther** to describe physical distance and **further** to describe time, quantity, and degree and as a sentence modifier.

**Farther:** "My car used less gas and went farther than his", "She lives farther down the road", "London is farther north than Seattle".

**Further:** “The techniques can be further refined”, “Senator X went further into detail than did Senator Y”, “Further, his spelling is atrocious”, “Wait until you read further into the book, it really gets good”.

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).

## Common Latin Phrases Everyone Should Know

**Quid pro quo** translates into English as *this for that*. “In legal usage, *quid pro quo* indicates that an item or a service has been traded in return for something of value, usually when the propriety or equity of the transaction is in question.” In everyday English usage, it generally means an equal trade of goods, services, favors, etc.

From: <http://oedb.org/library/beginning-online-learning/50-common-latin-phrases-every-college-student-should-know>; [http://en.wikipedia.org/wiki/Quid\\_pro\\_quo](http://en.wikipedia.org/wiki/Quid_pro_quo)

## November Servicewide Exam Deadline Fast Approaching

If you’re planning on taking a servicewide exam (SWE) in November, be aware that the deadline for completing all requirements is 01 August.

FSs and SKs: ALCOAST 049/13 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST049-13.pdf>) specifically states that to be eligible for the November 2013 and May 2014 SWEs you have to have completed the most current RPQs *and* pass the RAT related to them on or before 01 August 2013. The only people exempt from this requirement are strikers, who may complete the EPQs and pass the EOCT or complete the RPQs and pass the RAT.

***And if you’re in one of the aviation rates or are an FS, MST, OS, or SK you’ve also got to ensure that RPQ completion has been recorded in TMT before the end of the day on 01 August.***

## Transition Assistance Program Seminars (TAPS)

The next TAP Seminar to be held in southern New Jersey is scheduled to take place at Air Station Atlantic City during from 9 through 13 Sep 2013. There are still many open seats for this seminar.

If you’re within two years of potential retirement or within one year of separation/RELAD, you should consider attending. You don’t need “retirement/separation” orders and you can even be outside these windows to request a seat. The sooner you start becoming informed about the transition process, the better. For example, you should be prepared to submit your VA Disability claim 180 days before your final date of active duty. Résumés can take time to research and write; waiting until you’re in the job search mode to begin the process puts you behind the power curve.

Remember that (effective on 11 November 2012) all servicemembers are required by law to attend a TAPS before leaving the military. To comply with this law, you cannot out-process from the Coast Guard without having attended a seminar. This is another reason why it is so important for you to attend as far in advance as possible.

For a list of TAP seminars near you, go to <http://www.uscg.mil/hq/capemay/Education/careertrans.asp#tap>. And for general transition information, go to <http://www.uscg.mil/hq/capemay/Education/careertrans.asp>.

## Financial Aid for Graduate & Professional School

Military students who want to get a graduate degree and used TA to pay for their undergraduate degrees are disappointed to find out that TA will no longer pay for graduate-level courses. (See <http://www.uscg.mil/hq/capemay/Education/ta.asp#eligibility>) And even more disappointed to learn that there are few scholarships aimed at graduate students.

As a result, they're looking everywhere for financial aid that will help them pay for graduate and professional degrees. Their first order of business should be reading the Department of Education's brochure, "Financial Aid for Graduate and Professional Degree Students" at <http://www.studentaid.ed.gov/sites/default/files/graduate-professional-funding-info.pdf> (hard copies of this brochure are available in the Education Center). They should also check out the "Scholarship Search" page of the Career One Stop web site (<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>). It lists over 1,700 graduate-level scholarship web sites and the following for each:

- amount of funds available,
- duration,
- number of awards available,
- application deadline,
- qualifications, and
- web site URL.

This is almost certainly not an exhaustive list, but it will provide a good start.

Finally, don't limit yourself to big-amount scholarships. Ten \$1,000 scholarships/grants/fellowships provide the same amount as does one for \$10,000, but the probability of being selected for a \$1,000 is usually greater than the probability of being selected to receive a \$10,000 scholarship.

## 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.

Your SPO or YN can also enter Graduate Record Exam (GRE), Law School Admission Test (LSAT), and other standardized test scores into DirectAccess. (The process for doing this is on page 20 of the *Officer Postgraduate and Advanced Education Application Process Guide* ([http://www.uscg.mil/opm/Opm1/Opm1docs/AY13\\_PG-AdvEd\\_Process\\_Guide\\_FINAL%205-3-2012.pdf](http://www.uscg.mil/opm/Opm1/Opm1docs/AY13_PG-AdvEd_Process_Guide_FINAL%205-3-2012.pdf)). To send such scores directly to PSC-psd-mr yourself – which is highly recommended – follow the instructions outlined on page 19 of the same booklet.

## 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>).

## 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.) are 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.**

**New England College** was founded as a regionally-accredited private, not-for-profit college in 1946 to serve World War II veterans. Since then, it has broadened its outreach but it still “proudly welcomes students with military service and provides substantial financial assistance, support services, and benefits”. Its tuition for regular military personnel and their dependents is \$187.50 per credit (less than half the regular tuition). Veterans receive a 10% discount from regular tuition. NEC offers two associate’s and eight bachelor’s on-line degree programs, and its “4-credit courses allow students to graduate faster – in as few as 16 months for an associate’s degree and 28 months for a bachelor’s degree.” For more information, go to <http://www.newenglandcollegeonline.com/>.

**California Polytechnic State University (CalPoly), San Luis Obispo** has a new master of professional studies degree program in dairy products technology. To quote the letter which accompanied some brochures, “[t]his challenging program targets junior officers with backgrounds in military leadership, engineering, physical science, manufacturing, and related fields who possess a desire to secure a future in the ever-growing dairy products manufacturing industry.” You don’t have to have experience in food services. For more information, go to <http://mps dairy.calpoly.edu>.

## New Education-Related Literature

The USAA Educational Foundation provided us with some booklets you’re welcome to pick up in the Education Center: *Preparing Your Child for College* ([https://www.usaaedfoundation.org/Life/life\\_514\\_preparing\\_your\\_child\\_for\\_college](https://www.usaaedfoundation.org/Life/life_514_preparing_your_child_for_college)) and *How to Succeed in College* (not available on-line).

In addition, the Education Center has all kinds of other free publications, including this related one *College Success Tips for Adult Learners*, recommended for everyone who’s taking college courses for the first time.

## 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](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>.

And for other information about student loan repayment options, go to <http://www.uscg.mil/hq/capemay/Education/loans.asp#repayment> and <http://www.uscg.mil/hq/capemay/Education/doc/finance005.doc>.

## 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/sitest.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](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](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>).

## College for Texans

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

If you're from Texas, chances are good that you've heard of the Hazlewood Act in connection with college financial aid. "The purpose of the Hazlewood Exemption (Hazlewood Act) is to provide an education benefit to honorably discharged or separated Texas veterans and to eligible dependent children and spouses of Texas veterans." It provides financial aid independent of GI Bill education benefits to attend publicly-funded colleges in Texas. For complete information, go to <http://www.collegeforalltexas.com/apps/financialaid/tofa2.cfm?ID=500>.

To use benefits under this program you must complete the application and turn it into the school's veterans representative, who may also proof that you are or were eligible for GI Bill education benefits (your "Certificate of Eligibility" from the Department of Veterans' Affairs should serve this purpose).

## 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

1. understand terminology and how you progress toward a degree,
2. figure out whether you need a degree to enter the field you want to work in,
3. if a degree will be helpful, determine what you want to major in,
4. find colleges/universities which offer degrees in your desired major,
5. request degree plans from your chosen school(s),
6. 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
7. 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/>.

## 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](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/sitest.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.

## 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>.

## 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>.

## 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](mailto: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.