

## TraCen Cape May Education Update #239

### In this Update:

- Congratulations!!
- ESO on TAD
- Next weekly workshop: education assessments
- Attention Reservists!
- Question of the week
- Reservist eligibility for MGIB-SR
- Decision Times is gone
- Financing higher education
- Free on-line college fair: 25-26 March
- Scholarships for military women
- New advanced education program for DCs
- Opportunites for ambitious high school students
- GI Bill benefit comparison chart
- MGIB-AD Buy-up option & the new GI Bill
- Income tax deduction/credit & TA
- Free on-line language lessons
- Free on-line college lecture videos
- College discussion board
- E-PME AQEs & E-PME parts of the SWE
- Don't wait to submit TA applications
- Tuition Assistance & grade reports
- Scholarships for civilian employees and their dependents
- DSSTs: the other credit-by-exam program
- Credit-by-exam study materials
- Online student survival guide
- Leaving the Coast Guard?
- Miscellaneous

### Congratulations!!

Name	Work Site	Test
BM2 Derek Crews	TraCen (Recruit Trng)	BM1
BM2 Chris Hall	TraCen (Recruit Trng)	BM1*
ET2 Tim Day	LORAN Support Unit	E-PME-6

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.

### ESO on TAD

From Tuesday, 17MAR through Friday, 20MAR TraCen Cape May's ESO will be on TAD. As a result there will be no testing and the Education & Career Development Center will be closed during that period. **Plan accordingly.**

If you stop by and find the door locked, you can find information on education-related matters, at <http://www.uscg.mil/hq/capemay/Education/ESomain.asp>.

### Next Weekly Workshop: Tuition Assistance

I'm currently holding a series of informal workshops on the following topics:

- **Education Assessments** – how to find out how many college credits you've acquired through military service
- **Tuition Assistance** – how to apply for the Coast Guard's Tuition Assistance (TA), what it can be used for, etc.

- **ASVAB** – how to find out what schools you currently qualify for, re-taking specific tests, how to study for it
- **Enlisted-to-Officer programs** – learn what programs are available, how to apply, deadlines, etc.
- **Financial assistance for dependents** – learn what's available, how to find it, etc.

We're rotating through the above list. Last week, we covered Tuition Assistance; next week it'll be re-taking ASVAB tests. After I've covered all five topics, we'll start the rotation over again.

The Education Assessments, Tuition Assistance, and ASVAB workshops will be held in the Learning Resource Center (computer lab) on the first deck of Munro Hall at 1300 on Wednesdays or elsewhere (as announced if recruits have it booked). The others will be held in the Education & Career Development Center (Admin Bldg, Rm 113) starting at 1130 on Wednesdays. You're welcome to bring your lunch to the 1130 workshops.

These workshops will be open for anyone who's interested in and/or who has questions about the topic. All you have to do is show up. Each workshop will be announced in this newsletter each week.

If you lose track of which workshop is being held in any particular week, you can look at my Outlook calendar. If you're not sure how to do that, open your Outlook calendar and follow this path: File > Open > Other User's Folder

Click on "Name" and find my name, then click OK and you'll see my calendar.

## Attention Reservists!

If you're receiving this newsletter at your Coast Guard e-mail address and would prefer to get it at your personal e-mail address, please let me know what address to use. And if you change e-mail addresses, and want to continue getting the newsletter, be sure to let me know what your new address is.

## Question of the Week

**Q:** ALCOAST 012/09 says officers who use TA now incur an obligation twice as long as it was before. Is that true? And what if I'm passed over or planning to retire in less than two years? Am I not allowed to use TA?

**A:** Unfortunately, ALCOAST 012/09 prompted as many questions as it answered. The Defense Authorization Act for FY2009 made a number of changes to the tuition assistance program, particularly with respect to regular and Reserve officers. Because not all these changes were described in the ALCOAST, however, ESOs are in the position of having to implement a policy that doesn't take into account all the provisions of the law. So all ESOs can do is refer you to the ALCOAST, which (in turn) references the law.

Here's a synopsis of the ALCOAST: as of 01 April 2009, regular officers will incur a 2-year service obligation (and Reservists will incur a 4-year obligation) every time they use TA. That obligation starts when the course for which you used TA ends.

Although the statute authorizes the DoD services and Coast Guard to reduce or waive the obligation for regular officers in certain cases (e.g., mandatory separation), there is no word yet as to whether or how the Coast Guard may implement this provision. (There is **no** similar provision for Reserve officers.)

Likewise, although the statute requires that an officer who doesn't complete his/her service obligation must repay "the unearned portion" of the TA used to pay for a course, we don't know yet how the Coast Guard will implement this provision.

So the bottom line is that ESOs can't answer all your questions right now. All we can do is refer you to the ALCOAST and statute, and wait for further word from HQ. (If you're interested in seeing the statute in which these changes were clustered, let me know and I'll send it to you.)

## Reservist Eligibility for MGIB-SR

There seems to be some confusion about when Reservists become eligible to use the Reserve GI Bill (aka MGIB-SR or chapter 1606). Unlike regulars, Reservists do not sign any document to verify that they want to have the MGIB-SR or to refuse it. They do, however, have to finish their IADT (usually "A" school) before they're eligible to use their benefit. At that time, they have to sign what's called a "Notice of Basic Eligibility (NOBE)" (DD form 2384-1).

To activate their benefit, Reservists submit a copy of their NOBE and VA form 22-1990 ("Application for VA Education Benefits") to the VA Regional Office nearest to their school.

## Decision Times is No More

Until December 2008, TraCen Cape May received fifty copies per month of a supplement to the *Navy Times* called *Decision Times*. (It was also an insert to each copy of *Navy Times*.) *Decision Times* provided informative articles about college, vocational programs, career development, and job searching skills.

In January 2009, *Decision Times* was replaced by a new supplement called *Edge*, which is only available as an insert in individual copies of the *Navy Times* and at the *Navy Times* web site.

For the next few weeks, copies of back issues of *Decision Times* will remain available in the Education & Career Development Center. Feel free to stop by and take a copy of any issue on the table or in the rack. And when you're done with it, please pass it along to someone else who might find it useful.

## Financing Higher Education

If you're the parent of a college-bound student or a spouse of a military servicemember, and are looking for ways to avoid having to take out education loans, or if you're a soon-to-be veteran who wants to get some extra money to supplement your GI Bill benefit, you should do two things. First, stay away from loans unless it's absolutely necessary. Second, get a copy of *How to Go To College Almost for Free* by Ben Kaplan and go to his ScholarshipCoach web site (<http://www.winscholarships.com/>).

This book is by far the best source of practical information on how to find and apply for scholarships I've ever read. (His chapters on recommendation letters and interviews are also extremely useful for those who are applying for OCS and other Coast Guard officer and advanced education programs.)

Also, please come to the next workshop on this subject in TraCen Cape May's Education & Career Development Center, at 1130 on Wednesday, 25 March. *How to Go To College Almost for Free* is the source for most of the information covered in the workshop. And for general information on scholarships, check out <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

## Free On-line College Fair: 25-26 March

If you're the parent of a college-bound student or are otherwise interested in getting good information about college (including admissions, financing, admission test preparation, college visits, finding the college which best fits your son, daughter, or yourself), register for CollegeWeekLive (CWL).

CWL is a two-day on-line college fair to help prospective students in their college planning by connecting them with colleges in a live, interactive environment. While it's aimed at students, parents and counselors are also welcome. And you can register for free (as well as check out the speakers, their topics, the schedule, and many other things) at <http://www.collegeweeklive.com/>.

The next CollegeWeekLive takes place on 25 and 26 March from noon to 2300 EST.

This is a really fantastic tool. You can do everything you can do at a physical college fair except physically pick up brochures and shake people's hands. You can listen to and ask questions of speakers and school representatives, you can download information, you can even chat with current students at participating colleges.

## Scholarships for Military Women

The Alliance for National Defense (AND), will award two \$2,500 scholarships to current and future military women in 2009. The deadline for applications is 15 April 2009.

The Alliance is a 501(c)(3) non-profit organization providing powerful advocacy and a positive voice for military women. AND encourages and promotes the vital role of military women and men in our nation's defense. AND directors, national council members, and supporters include active duty military personnel and concerned veterans working alongside civilians interested in military issues to provide factual, thoughtful, objective information on military personnel issues to policymakers, legislators, and the public.

Honoring Brigadier General Evelyn P. Foote, USA, Ret., the Foote Scholarship is reserved for a currently serving enlisted woman who is enrolled for at least six credit hours at an accredited college or university. The Sadler Scholarship, named for Captain Georgia Sadler, USN, Ret., is intended for a woman enrolled in her second year in an accredited ROTC program.

Scholarship winners will be chosen from among applicants representing any branch or component of the armed forces based on merit, academic potential, community service and need. Winners will be announced in July 2009.

For more information, go to [http://www.4militarywomen.org/AND\\_Scholarship\\_information.pdf](http://www.4militarywomen.org/AND_Scholarship_information.pdf). For an application, go to [http://www.4militarywomen.org/AND\\_Scholarship\\_Application.pdf](http://www.4militarywomen.org/AND_Scholarship_Application.pdf).

## New Advanced Education Program for DCs

The Damage Control Industrial Technology (DCIT) program is a long-term program with the goal of building a high level of both technical and managerial competency among senior petty officers. This program provides senior enlisted personnel up to 24 months of full time college education to achieve a degree in fire science, industrial technology, or civil engineering technology.

If selected for this program, you will be required to achieve a minimum of an associate's degree upon completion. The initial solicitation for applicants to the DCIT program is in ALCOAST 101/09 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST101-09.pdf>).

Selectees will be obligated to serve for three months per month of instruction for the first twelve months, and one month per month of instruction thereafter. If you fail to complete the entire course of study you will still be obligated to serve for each month of education they complete according to the formula described above.

The program is open only to Regular Coast Guard DC1s, DCCs, and DCCSs who have at least six years of military service (two of which has been in the Coast Guard) as of 01 June 2009.

## Ambitious High School Students: Check Out These Opportunities

Every year, the U.S. House of Representatives and Senate choose a few high school junior to serve as pages. Pages are young people who are hired to serve as support staff in both houses of Congress. A page's duties consist primarily of delivering correspondence and legislative material in the Capitol and congressional office buildings. Other duties include preparing the chamber for sessions and carrying bills and amendments to the desk. Pages also attend classes in the early morning at the House or Senate Page School.

Pages earn just over \$20,000 annually with automatic deductions made for federal and state taxes, social security, and the residence hall fee. (House and Senate page salaries and resident hall fees vary slightly.)

This is an amazing opportunity for highly motivated young people. For application procedures and more information, go to <http://pageprogram.house.gov/> and [http://www.senate.gov/reference/reference\\_index\\_subjects/Pages\\_vrd.htm](http://www.senate.gov/reference/reference_index_subjects/Pages_vrd.htm).

Also, the White House Internship Program provides an opportunity to experience day-to-day life at the White House while working on a variety of tasks and projects.

In addition to normal office duties, interns attend weekly lectures, volunteer at special events, participate in tours, and contribute to a community service project in the Washington, D.C. area. White House Internships are unpaid positions and participants are responsible for arranging their own transportation and housing.

Approximately 100 interns are chosen each spring, summer, and fall to participate in this highly competitive program. For more information, go to <http://www.whitehouse.gov/about/internships/>.

## **GI Bill Benefit Comparison Chart**

The Department of Veterans Affairs has just published on its web site a new page comparing the benefits you can receive under each of the existing GI Bill education benefit programs: MGIB-AD, MGIB-SR, REAP, and the new Post-9/11 Veterans Educational Assistance Act. Included on this page is a table showing these side-by-side. You can find this information at [http://www.gibill.va.gov/GI\\_Bill\\_Info/CH33/Benefit\\_Comparison\\_Chart.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/Benefit_Comparison_Chart.htm).

And if you're trying to decide which of the four programs will be better for you, you'll see links on that page to quite a number of case studies.

## **MGIB-AD Buy-up Option & the New GI Bill**

If you're one of the many far-sighted people who took advantage of the Montgomery GI Bill's Buy-up option, you need to know that at the moment there's no legislation in the works which would let you use the extra money you contributed (or the Coast Guard's 8-to-1 matching funds) if you decide to convert to the new GI Bill's benefits. That is, the money you've contributed under Buy-up will be lost if you convert to the new GI Bill.

What does that mean to you? Only you can decide if you should continue making Buy-up contributions. But if you're absolutely sure you're going to elect to go with the new GI Bill when that option's available (sometime this summer), you should probably stop making your Buy-up contributions.

You can still use your additional Buy-up money if you stay with the MGIB-AD. But if you want to use it *and* convert to the new GI Bill, I highly recommend you contact your senators and representative in Congress to let them know your feelings. (If you need help composing your letter/e-mail, feel free to contact me.)

## **Income Tax Deduction/Credit & TA**

If you used TA to pay for one or more courses in calendar year 2008, you may receive from your school an official-looking statement showing how much you and the Coast Guard paid to your school for tuition (IRS form 1098-T). This is provided in case you're eligible for education-related deductions from and credits to your income tax. Be aware that only money you personally paid to the school can be used to determine if you qualify for one of them. That is, tuition assistance (and GI Bill funds) can't be included, since that money was an education benefit, not part of your earned income.

You can find an overview of these deductions and credits at <http://www.nasfaa.org/redesign/taxbenefitsguide.html>. And the IRS publication which goes into depth about them is at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

## **Free On-line Language Lessons**

If you have a library card for the Cape May County Library system and Internet access, you can use Mango Languages. This is a system similar to Rosetta Stone, which was previously available through the libraries' web site. Through Mango,

you can learn Brazilian Portuguese, Spanish, German, French, Japanese, Italian, Greek, Russian, and Mandarin Chinese. Also available are English for Polish, Spanish, and Brazilian Portuguese speakers.

To check it out, go to [http://www.cape-may-county.lib.nj.us/online\\_databases.asp#Language](http://www.cape-may-county.lib.nj.us/online_databases.asp#Language) and find "Mango Languages" in the menu on the left side of the page under "Authorized Links".

## Free On-line College Lecture Videos

(from *The Chronicle of Higher Education's* Wired Campus; 02 February 2009)

"A new company called 'Academic Earth' (<http://www.academicearth.org/>) offers free online videos of lectures from some of the world's most renowned scholars teaching at leading universities. . . .

"The Academic Earth site notes that it features lectures from Harvard, Princeton, Stanford, and Yale Universities, as well as the Massachusetts Institute of Technology and the University of California at Berkeley. The company has no connection to the universities, however. . . ."

These videos and others are available directly from many universities' web sites. What Academic Earth does is make many of them available from one web site.

## College Discussion Board

College Confidential is a discussion forum for college admissions, financial aid, SAT prep, and any other topic related to applying for and attending college. By joining this free community you will be able to post topics, communicate privately with other members, respond to polls, etc. Registration is fast, simple, and free. Check it out at <http://talk.collegeconfidential.com/>.

## E-PME AQEs & E-PME Parts of the SWE

The on-line version of the E-PME Study Guide has been deleted from the Coast Guard Learning Portal. For the most up-to-date E-PME information, go to <http://www.tracenetaluma.com/e-pme/>.

You can also order the Study Guide in hard-copy or on a CD-ROM. To do this, provide your ESO with your employee ID number and the version of the Study Guide you'd like sent to you. If you want the hard-copy version, also let your ESO know which volume you want: E-PME-4 (E-3 & E-4), E-PME-6 (E-5 & E-6), or E-PME-8 (E-7 & E-8).

## Don't Wait to Submit TA Applications

The Coast Guard Institute takes approximately two weeks (sometimes more) to process tuition assistance (TA) requests. What does that mean? First, it means that from the time you submit your application to the time you receive an e-mail with your TA authorization attached it may be two or more weeks.

Second, if you have to register for a course a month before the course starts, you need to submit your TA application at least six weeks before the course starts.

REMEMBER: TA is *not* a reimbursement program. TA is paid directly to the school. If you pay for a course when you register for it, your school has what it wants. As far as it's concerned, the books are closed on that transaction. If you later show up with a TA authorization, you're likely to get a blank look from the person you give it to because the school's under no obligation to reimburse you in exchange for the TA authorization.

Put yourself in the school's shoes. It takes time and effort for the school to bill the Navy (which is the Coast Guard's agent for paying TA reimbursement bills). Then it has to wait up to 30 days to receive the money. Then it has to reimburse you. Each of these transactions costs the school money.

To avoid blank looks or, worse, refusal to give you a reimbursement at the very least you should talk with the school's representative *at the time you register* about getting reimbursed when you later present your authorization. The best bet, though, is to submit your TA request to your ESO as soon as you know what course you're going to take and what the beginning and ending dates are. This will almost certainly guarantee you have your authorization in hand before it's time to register.

An added bonus will be that you'll be more likely to get into the courses you want to take instead of finding all seats taken.

## Tuition Assistance & Grade Reports

If you're using tuition assistance (TA) to take college courses, remember that you **must** provide the grade report for your courses to the Coast Guard Institute within 60 days of the end of the course. If you don't, you'll receive a series of nastygrams from the Navy (which is the Coast Guard's agent for paying TA to schools) demanding reimbursement for the courses you used TA to pay for.

To avoid this, provide a copy of your grade report (with your full name and SSN on it) to your ESO. Your ESO will then submit it (usually via e-mail) to the Institute. If you're unable to put your SSN on it (e.g., if you print it to a PDF file from your computer screen), provide it to your ESO.

If at all possible (so what the Institute sees is legible), print your on-line grade report to a PDF file. If you're not sure how to do this, here's the process.

- (1) Get the grade report on your computer screen.
- (2) Select "File" and "Print" (or press CTRL and P at the same time)
- (3) Select "Adobe PDF"
- (4) Click on "Preferences"
- (5) Click "Layout" tab
- (6) Select "Landscape"
- (7) Click "OK"
- (8) Click on "Print"
- (9) Click "Save" after deciding where you want to save the file
- (10) Attach the PDF document you just created to an e-mail and send it to me.

And if possible, please include in your e-mail the number of the TA authorization which corresponds to the grade report. The TA authorization number is in the upper right corner of your authorization (CGI\_\_\_\_\_).

## Deadline in One Month: FEEA and Other Scholarships for Civilian Employees and their Dependents

Every year, the Federal Employee Education & Assistance Fund sponsors the only annual, merit-based contest open only to civilian federal and postal employees, their spouses and college-age children. More than 400 awards, ranging from \$500 to \$7,500 for one year, are awarded. From this pool of 400, the top students in each of 26 regions have the chance to win two additional awards.

Six of these students will win an additional \$5,000 through the FEEA-NTEU Scholarship. And additional money is awarded through the Cooke Memorial Scholarship. The deadline for the FEEA scholarship contest is 27 March 2009.

And students whose parents are members of selected federal management associations, unions, and agencies may also be eligible for additional awards. FEEA accepts applications from more than a dozen partner organizations as if they were our own.

For more information about these scholarships, go to <http://www.feea.org/>.

## DSSTs: The Other Credit-by-Exam Program

Most everyone in the military has heard someone talk about CLEP tests. CLEP (College Level Examination Program) tests are a way to earn up to 12 college credits for taking a test – the equivalent to one or more college final exams. Few people know about another series of tests from which you can earn college credit: DSSTs.

CLEP is owned and run by the CollegeBoard, the same people who bring you and your kids the PSAT and SAT. The DSST program is owned and run by another testing organization (Prometric) which specializes in licensing and certification tests (e.g., the NREMT exams). DSSTs are offered in a number of subjects and are evaluated by the American Council on Education (ACE) as the equivalent of 3 college credits (including some upper division credits).

The nice thing about DSSTs is that a number of them test knowledge of material most Guardians have acquired in their first year or two of service (e.g., *Drug and Alcohol Abuse* and *Here's to Your Health*). By the time you've advanced to PO2, you'll most likely also have received training in or (from personal experience learned) subjects like *Personal Finance*, *Principles of Supervision*, and (depending on experience and rating) *Introduction to Law Enforcement* and *Criminal Justice*. Anyone who's gone through a LAMS course, Chiefs and PO1s can probably add *Fundamentals of Counseling* and maybe *Organizational Behavior* to the list.

What I'm saying is that the tests listed above could be relatively easy college credit for you who have paid attention in classes and presentations most of you have had to attend. I'm not saying you won't have to brush up on the subject matter, but you most likely won't have to spend weeks studying \$150 text books to pass the test.

For more information on the subjects covered by DSSTs and links to the fact sheets which describe each test in detail, go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp>.

## Credit-by-Exam Study Materials

Materials used to study for CLEP tests, DSSTs, and (to a lesser extent) ECEs are no longer be available from the DoD.

In addition to study guides for specific tests, available from bookstores, other study materials relevant to most of these are also available free through various sources via the Internet. Some of these are:

- Self-Made Scholar (<http://selfmadescholar.com/b/>)
- Annenberg Media (<http://www.learner.org/>)
- the U.S. Department of Education (<http://www.free.ed.gov/>)
- the Public Broadcasting System (<http://www.pbs.org/>)
- the Library of Congress (<http://www.loc.gov/>)
- the History Channel (<http://www.history.com/>)
- MSN Encarta (<http://encarta.msn.com/>)
- Navy Knowledge Online (<https://wwwa.nko.navy.mil/portal/home/>)

If you're studying for the CLEP Western Civilization I and II tests or the DSSTs Art of the Western World or Western Europe Since 1945, you may want to check out a 52-part series of videos called "The Western Tradition". These half-hour lectures are presented by Professor Eugen Weber, who taught history at the University of California, Los Angeles for many years. You can get an idea of what these lectures are about and see an outline of the whole course at <http://www.learner.org/resources/series58.html>.

The Education & Career Development Center recently acquired this whole series (VCR, not DVD) and you can check them out for a week at a time.

In the future, a comprehensive DANTES exam study guide will be located on the Coast Guard Learning Portal (<https://learning.uscg.mil/>). It will include the SOC code for each exam, ACE credit recommendation, a practice exam, and links to on-line study aids.

## Online Student Survival Guide

Western Governors University has a blog with all kinds of comments, tips, and general info about on-line courses. Check it out at <http://onlinestudentsurvival.com/>. NOTE: some of the items in this blog are thinly-veiled ads for Western Governors University, so take those with a grain of salt.

## 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. 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.

## 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.