

TraCen Cape May Education Update #241

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ESO on TAD Next Week

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>.

Forwarding Your SWE

Are you going to be transferring, on leave, or on TAD when your SWE is administered in May (05MAY for the E-5 and E-7 exams; 07MAY for the E-6, E-8, and E-9 exams)? If so, don't forget to annotate your PDE **before Wednesday, 01 April** to that effect. Here's how to do it.

Go to your SPO and look at your PDE (just above the signature box) for the passage that reads: "YOUR ____ SERVICE WIDE EXAM WILL BE MAILED TO THE EXAM BOARD LOCATED AT: _____ OPFAC: _____ ." If you want it sent to a different unit, just cross out the printed OPFAC and unit name and write in the OPFAC and name of the unit at which you want to take the test. Then let the YNs in SPO know about the changes you made and you're all set. They'll let the Pay & Personnel Center know about the change and the exam will be sent directly to the unit you want to take it at.

Next Weekly Workshop, 25 March: Enlisted-to-Officer Programs

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.

National Career Readiness Certificate

ACT – the independent, not-for-profit organization which developed and owns the national college admissions examination of the same name – has recently developed a new tool (called the National Career Readiness Certificate) employers are increasingly asking for when screening applicants and making hiring decisions.

“The Certificate”, to quote from ACT’s web site, “is designed to complement other traditional credentials, such as a high school diploma, community college degree, or college degree. While these education credentials mark the fulfillment of your classroom learning experiences, The Certificate proves you have the workplace skills needed to succeed at your new job. The Certificate offers individuals, employers, and educators an easily understood and nationally valued credential certifying essential workplace skills.”

If you’re looking for a way to make your job application stand out from all the others, you might want to consider taking the tests which make up this certificate program. For more information, go to <http://www.act.org/certificate/index.html>.

Studying for CLEP Tests or DSSTs?

A new web site is aimed at people who are studying on their own for self-improvement, going more into depth in their college courses, or taking credit-by-exam tests (e.g., CLEP tests, DSSTs, or ECEs). It’s called Self-Made Scholar (<http://selfmadescholar.com/b/>) and it includes: links to free courses, a blog on self-education, links to dozens of self-education resources, essays and tips on self-study, and much more.

And you absolutely must check out Khan Academy (<http://www.khanacademy.org/>) – even if you’re not studying for a college course or a test of some kind – a “not-for-profit organization with the mission of providing a high quality education to anyone, anywhere.” There you’ll find more than 700 10-minute videos covering physics and all levels of math as well as SAT preparation, the current credit, banking, and financial crises.

Boost Your GPA with CLEP Tests, DSSTs, and ECEs

One of the little-recognized bonuses that comes from taking CLEP tests, DSSTs, and/or ECEs for college credit is they can help you increase your GPA. If you’re thinking about applying for graduate school or a professional degree program (e.g., physician, lawyer, MBA) this could be a big help.

Say you’ve got a degree plan for a 120-credit bachelor’s at State U. And suppose State U will accept all credit-by-exam scores as credit toward its undergraduate degrees. Suppose, further, that your degree plan includes ten courses you know you’ll do OK on if you take them through the school, but will likely only get a C or, at best, a B. If you’re good at

studying on your own and can pass the tests which equate to those courses, you should consider taking tests rather than the courses.

Why? Because you either pass these tests or you fail them; no letter grades are given. That means their scores aren't counted by State U when it calculates your GPA. Assuming you do well in all courses you take through the school, and that you probably wouldn't have done so well on the CLEP/DSST/ECE subjects if you'd taken them as State U courses rather than as tests, your GPA will be higher than if it included the grades you would have received if you'd taken those subjects as State U courses.

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time. Check out the information on my web site related to career transition (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

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

If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans (<http://www.military.com/Careers/Home/0,13373,,00.htm>).

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

American Recovery and Reinvestment Act of 2009 & Education

The recently enacted American Recovery and Reinvestment Act of 2009 included a number of provisions which will help college students. It creates the "American Opportunity Tax Credit", which

- applies to tax years 2009 and 2010 for the first 4 years of post-secondary education.
- increases the Hope Scholarship Credit to 100 percent of qualified tuition, fees, and course materials paid by the taxpayer during the taxable year not to exceed \$2,000, plus 25 percent of the next \$2000 in qualified tuition, fees and course materials. The total credit does not exceed \$2500.
- refunds 40% of the credit.
- is subject to a phase-out for taxpayers with adjusted gross income in excess of \$80,000 (\$160,000 for married couples filing jointly).

The Act also raises the maximum amount available under the Pell Grant program to \$5,350 year for the 2009-2010 award year.

Also planned, but not included in the Act, are the following:

- replacing the complicated FAFSA form with a check box on all tax forms that authorizes the use of tax information for financial aid purposes;
- encouraging state Early Assessment Programs for high-school juniors (which assess the student and determine whether he/she is prepared for college, then provide resources to bring the student up to speed) and providing \$25 million in matching funds for states having these programs;
- eliminating the Federal Family Education Loan Program, which provides loans through private lenders and is more expensive to taxpayers than direct loans from the federal government.

Officer Program Interviews

If you're applying for a Coast Guard officer program (or for the Physician Assistant program) one of the last things you need to do is undergo an interview by a board of three officers. You can use the report on your interview in future applications for up to two years from the date of the interview. That is, you can arrange for an interview at any time and use the report for up to two years from the interview date; the interview does not have to coincide with the date of your application.

TraCen Cape May holds these interviews every quarter, and the next series will be held on Wednesday, 8 and 15 April 2009. However, the number of interviews available is not unlimited: seven interviews are available on each date.

If you're in the last stages of your application process and would like to schedule an interview in April, please let me know ASAP. Before doing so, however, review the list of items you must have completed before your interview (<http://www.uscg.mil/hq/capemay/Education/interview.asp#info>). If those items aren't done, don't schedule an interview.

Question of the Week

Q: I have the MGIB-AD and contributed an extra \$600 under the Buy-up option. When the new GI Bill goes into effect on 01 August, I want to switch over to it. Will I be able to use the \$600 I put into Buy-up when I do that?

A: Unfortunately, the answer right now is "no". There's no provision in the new GI Bill (the "Post-9/11 Veterans Educational Assistance Act") which will allow you to use money you contributed under Buy-up or to get that money back. 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? If you haven't contributed the maximum (\$600) under Buy-up, 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 info to include in your letter/e-mail, feel free to contact me.)

DWINTR & Open-Book NavRul Tests

If you're preparing to take either the open-book NavRul or DWINTR test, be aware that the **only** reference material you can use during either test is a corrected-to-date, copy of the *Navigation Rules (International – Inland)* (COMDTINST M16672.2(series)). No highlighting, diagrams, drawings, comments, personalized tabs, indexes, notes, or anything else is allowed. You can find the current corrections to the Nav Rules book by going to <http://www.navcen.uscg.gov/> and following this path: Nav Rules > Download > Changes and Typographical Errors.

This is consistent with COMDTINST 16672.5A, which sets policy for deck watch officer testing. Those who created the NavRul course book know that this policy is contrary to what's written in the course book. The information in the NavRul course book is incorrect.

Operator of Uninspected Passenger Vessel Course

(courtesy of Monty Mathis, full-time ESO at Sector St. Petersburg)

A lot of people want to know if they can use tuition assistance (TA) or the GI Bill to pay for a vessel captain's license course. The general rule for TA is that the course has to be offered by a nationally- or regionally-accredited institution AND must yield transferable credit (i.e., credit you can apply at another accredited school toward a degree program).

As to the GI Bill, it all depends on whether the state in which the course is offered has approved the course for GI Bill funding. For more info about whether a particular course is covered by the GI Bill, go to <http://www.uscg.mil/hq/capemay/Education/gjbill-o.asp#saa>.

There's only one college ESOs have discovered which offers a course like this you can get college credit for (i.e., which is covered by TA). It's offered by Northeast Wisconsin Technical College (<http://www.nwtc.edu/PublicSafety/Default.htm>); scroll down to "Coast Guard Full OUPV". This is a distance-learning course.

CompTIA Certifications

If you're a Coast Guard IT or have acquired information technology skills on your own, you might want to consider taking a CompTIA certification test.

CompTIA (the Computing Technology Industry Association) calls itself "the voice of the world's information technology (IT) industry." Its web site says it "serves the IT industry as the world's largest developer of vendor-neutral IT certification exams. Experts and industry leaders from the public and private sectors, including training, academia and government work with CompTIA to develop broad-based, foundational exams that validate an individual's IT skill set. This group of experts provides the resources and subject matter expertise necessary to build a vendor-neutral industry-defined certification exam."

To see what exams are available, go to <http://www9.pearsonvue.com/> and follow this path:

Test Taker Services tab > Select Your Category [Information Technology (IT)] > Select Your Program [CompTIA] > View Available Tests

You can use your GI Bill education benefits to pay for these tests. For more information, go to <http://pearsonvue.com/military/certify/> or stop by the Education & Career Development Center to pick up a brochure.

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.

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.

27 March Deadline: 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/>.

15 April Deadline: 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. For an application, go to http://www.4militarywomen.org/AND_Scholarship_Application.pdf.

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_____).

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 and find "Mango Languages" in the menu on the left side of the page under "Authorized Links".

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.

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.