

## TraCen Cape May Education Update #370

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### Congratulations!!

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

<b>Name</b>	<b>Work Site</b>	<b>Test</b>
SN David Lyle	TraCen (Chapel)	E-PME-4

Well done, SN Lyle!!!

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 – Do I do anything after finishing a course paid for with TA funds?

**Q:** I just received an e-mail from the Coast Guard Institute saying “we ran a ‘Missing Grade Report’ and discovered they we do not have a final grade for” a course I took last year. I thought the school was supposed to send my grades to the Institute. What am I supposed to do?

**A:** Unfortunately, a lot of people don't remember they're supposed to ensure grade reports get to the Institute, via their ESO. That is, it's the student's responsibility to see that a grade report for every course paid for with TA funds gets to the Institute within 60 days after the course (the term, actually) ends. Some schools, as a courtesy, send grade reports to the Institute. But they're unusual. And even so, it's your responsibility – not the school's – to send the grade report. There are many ways to do this, but because your ESO has to send it as a digital attachment, one of

the two ways described on my web site (<http://www.uscg.mil/hq/capemay/Education/ta-b.asp#grades>) is easiest for you and your ESO. And they both save resources by not requiring paper, electricity, or toner.

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 **What Happens After You Apply for TA** (<http://www.uscg.mil/hq/capemay/Education/ta-b.asp#after>).

## Grammar & Usage Corner

A number of people have asked that I expand my weekly "Frequently-Confused/Misused Words" entry to cover grammar and usage questions other than confused/misused words as well. This week, **than** and **then**. (These definitions are from Webster's Ninth New Collegiate Dictionary.)

The word **than** is used to compare two things, as in "The water in the pool was colder *than* it usually is."

The word **then** refers to time or a sequence of events: "I went to the exchange, *then* I went home."

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).

## Troops to Teachers Myths

The most recent edition of the DANTES Information Bulletin included an item dispelling various myths about Troops to Teachers (TTT) which is worthwhile to pass on to you.

In case don't know what it is, Troops to Teachers is a program that "helps eligible military personnel begin a new career as teachers in public schools where their skills, knowledge, and experience are most needed."

Myth	Fact
TTT provides classes and programs that lead to teacher licensing.	TTT does <i>not</i> teach classes. TTT helps servicemembers find state-approved licensure programs.
TTT awards teaching licenses.	TTT does <i>not</i> issue teaching licenses. While most TTT Advisors are not licensing specialists, they are familiar with state licensing requirements. Each state has specific licensure requirements.
TTT forces servicemembers to teach in a particular school.	Servicemembers must obtain employment in a school that qualifies as "Stipend/Bonus Eligible" only if they accept TTT funds. The servicemember decides where to teach.
Once a servicemember registers, she/he must teach for three years.	Registration does <i>not</i> obligate a servicemember to teach for three years. He/she only incurs an obligation when he/she accepts TTT funds.

It takes years to earn a teaching license.

Obtaining a license does *not* necessarily require years of preparation. There are various fast-track alternative programs; some as short as ten weeks.

For more information about Troops to Teachers, go to <http://www.proudtoserveagain.com>.

## Tuition Assistance & Dropped Courses

If you've used tuition assistance (TA) to pay for a course, your school can bill the Navy months (or even years) after you've finished the course and the Navy will pay it without question. It seems not to matter if the authorization was (for example) for FY07 and that this is FY12: if there are funds available, the school will be paid. This could be good for you – if you actually took and passed the course.

But if you drop a course, it apparently won't matter if you cancel your TA authorization or not: if the school sends your authorization and a bill to the Navy, the Navy will re-activate the canceled authorization and pay the school! So even if you drop a course before the school's full-refund deadline and simultaneously cancel the authorization for that course, the school can still bill and get paid by the Navy. This could put you in the horrible position of having to reimburse the Navy for a course you didn't even take and then trying to get the money back from your school.

Remember: you can't use TA again if

- you haven't provided the Navy (via your ESO) with a grade report for a course paid for through TA,
- you failed a course paid for through TA and haven't reimbursed the Navy for it, or
- you're in the situation described above.

The only sure way to prevent this from happening and to avoid getting a Navy nastygram saying you owe for a course you dropped is to get the authorization back from the school or ensure the school shreds it.

## Rate-related Degrees

A lot of people ask me "What's the fastest way for me to get a degree?" The quickest route to a degree assumes you're interested in a degree that's related to what people in your rate do in the Coast Guard. To satisfy this demand, the Coast Guard Institute has created "degree roadmaps" for each rate – a list of courses you'd need to take to earn a degree related to your rate. For each rate, the Institute provides roadmaps from one or more colleges/universities. You can find these at [http://www.uscg.mil/hq/cg1/cqi/active\\_duty/go\\_to\\_college/choose\\_major/degree\\_roadmaps/default.asp](http://www.uscg.mil/hq/cg1/cqi/active_duty/go_to_college/choose_major/degree_roadmaps/default.asp).

A number of schools have also done this. For example, Coastline Community College's rating degree roadmaps are at <http://military.coastline.edu/coastguard/page.cfm?LinkID=1424>.

## Learn a Foreign Language & Help People in the Third-World

Last week I got an e-mail from the founder of what he calls "a Fairtrade online school (<http://www.glovico.org>) where native speakers can teach their mother tongues via Skype" (an example of the social entrepreneur movement in business). "In that way," continued Tobias Lorenz, "we want promote additional income opportunities in the developing world and foster intercultural dialogue. Having started out with Spanish and French last year we are currently moving into more regional languages at the moment. This feature from BBC might give you an even better idea of our venture (<http://www.bbc.co.uk/news/technology-11286290>)."

You can even get your first lesson free ("just book a lesson with the teacher of your choice after your registration"). There's also a "total satisfaction guarantee. Whenever you are not satisfied with a lesson we reimburse the money you spent."

## Forwarding Servicewide Exams

- Are you going to be on leave or TAD on the date of your SWE?
- Will you be in-transit due to a PCS move on the date of your SWE?
- Are you going to be away from the unit listed on your PDE for any other reason on the date of your SWE?

If so, do the following:

- find a unit you know you'll be geographically near on your SWE date,
- contact the ESO at that unit and ask if it's OK to take your SWE there,
- assuming the ESO says "yes", ask for the unit's OPFAC,
- let your SPO know to change the "Examination Board" name and OPFAC on your PDE to the name and OPFAC of that unit where you plan to take the SWE.

PPC will automatically send your exam to the unit listed as your exam board on your PDE. But it's your responsibility to make sure you've checked everything on the PDE (including your Examination Board) **before 01 April**.

If you revise the PDE info concerning your exam site and later find out you won't be able to take your exam there after all or at the scheduled date and time, let your ESO know ASAP.

The next servicewide exams (SWEs) will be held on Tuesday, 01 May (for advancement to E-5 and E-7) and on Thursday, 03 May (for advancement to E-6, E-8, and E-9).

**Substitute exams are authorized only for emergencies over which you have no control.** Regular leave (even if you scheduled a Caribbean cruise six months ago) is not an emergency. A wedding – even your own – is not an emergency. For more information on just which circumstances justify requesting a substitute exam, see Article 3.B.3. of the *Enlisted Accessions, Evaluations, and Advancements Manual*.

For more servicewide exam information, go to <http://www.uscg.mil/hq/capemay/Education/swe.asp>.

## College Costs & Income Tax Deduction/Credit

If you used TA or the GI Bill to pay for one or more courses in calendar year 2011, you may receive from your school an official-looking statement (IRS form 1098-T) showing how much was paid to your school for tuition and fees. This form 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 for tuition and school fees **and/or** were not reimbursed for can be used to determine if you qualify for such deductions and credits. That is, tuition assistance, GI Bill funds, grant reimbursements, etc. can't be included. Subtract those things from the amount shown on the IRS form 1098-T.

You can find the IRS publication which goes into depth about these deductions and credits is at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

## Student Loan Consolidation

If you entered the Coast Guard with more than one student loan and are now paying them off, you might want to consider consolidating them so you only have one payment to make each month. Don't just jump at the first loan consolidation company you see an ad for, however. First, check out the Department of Education's web site on student loan consolidation: <https://loanconsolidation.ed.gov/AppEntry/apply-online/appindex.jsp>. And **please** start by reading the "Important Message" at the top of the that page, concerning "a short term consolidation opportunity" available until 30 June 2012.

## Student Loan Forgiveness

Starting within the next few years, you may qualify for forgiveness of the remaining balance due on your eligible federal student loans after you have made 120 payments on loans under certain repayment plans while employed full time by certain public service employers. Only non-defaulted loans made under the William D. Ford Direct Loan Program<sup>SM</sup> are eligible for loan forgiveness. The Direct Loan Program includes (but is not limited to) the following types of loans:

- Federal Direct Stafford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans, for parents and graduate or professional students)
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

“Public service”, for purposes of this program, includes employment by any federal, state, local, or tribal government entity (including the military, public schools and colleges, public child and family services agencies, and special governmental districts).

“Since borrowers must make 120 monthly payments on their eligible federal student loans beginning after October 1, 2007 before they qualify for the loan forgiveness, the first cancellations of loan balances will not be granted until October 2017.” For more information about this program, go to the Department of Education’s web site at <http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp>.

## Studying for the Servicewide Exam?

If you’re studying for the servicewide exam (SWE), an end-of-course test (EOCT), or an E-PME AQE you may be tempted to use one of the iPhone or Android applications available which is advertised as covering what you need to know for the test. **BEWARE!!!** Those reviewed by one of our full-time ESOs are not complete. That is, they don’t include all the material that’s in the rating course or the E-PME Study Guide.

## Scholarships

Below are descriptions of a number of scholarships open to military personnel, their dependents, or both. **Be aware, however, that these are just a few of thousands of scholarships you or your dependents may be eligible for.** They’re the low-hanging fruit, the ones most often publicized and (as a result) the ones that have the most applicants. If you really want some serious money from scholarships, you’ll apply to all you’re eligible for – especially those not widely known. For more about scholarships (including how to find and apply for them in a systematic manner), go to <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

### CG Foundation Scholarships

The Coast Guard Foundation recently announced its scholarship programs for 2012 (see ALCOAST 584/11, <http://www.uscg.mil/hq/capemay/Education/doc/alcoast584-11.pdf>). Check out the ALCOAST for details on these eight scholarships. **The application deadline is 15 March 2012.**

### Fleet Reserve Association Education Foundation

The FRA Education Foundation offers many different scholarships to eligible full-time students who are U.S. citizens attending accredited colleges and universities in the United States. For more information, go to <http://www.fra.org/foundation>. The deadline for submitting applications is **15 April 2012.**

## Learning Another Language & Foreign Language Testing

There are a number of software applications that help you learn a foreign language. “Tell Me More” ([http://us.tellmemore.com/free\\_demo](http://us.tellmemore.com/free_demo)) and “Rosetta Stone” (<http://www.rosettastone.com/>), which everyone’s seen on TV) are but two of these.

But don’t go out and buy one just because everyone’s talking about it. Before you order the software, do some research, including <http://www.uscg.mil/hq/capemay/Education/doc/LanguageLearning.pdf>.

- **Check the price.** The only direct Coast Guard-related funding available to reimburse you language software you buy on your own is the Coast Guard Foundation grant – which is only available to regular Coast Guard enlisted personnel and Reserve enlistees on active duty (i.e., not drilling Reservists or officers).
- **Ask around; see if you can find others who have it.** Find out if it helped them learn what they need to know to talk about Coast Guard-related matters (e.g., law enforcement) in the target language. Unless you just want to learn another language for fun, if the software doesn’t help you learn what you need to learn it’s probably not worth buying.
- **Foreign Language Proficiency Pay (FLPP).** If you want to earn FLPP as one of your unit’s designated interpreters, it’s highly unlikely a commercially-available language course will give you the proficiency needed to get the necessary rating on the Defense Language Proficiency Test (DLPT, see <http://www.uscg.mil/hq/capemay/Education/dlpt.asp>). And keep in mind that even if it does, your unit has to have designated interpreter billets *and* you have to be formally assigned to one of those billets. (Most operational units have only two or three interpreter billets.)

If you really need to know a second language for work, the Coast Guard will probably pay for you to learn it. But a method other than software may be more effective. That is, if all you can do after months of using a computer program is make small talk that helps you locate a good restaurant, it’s probably not worthwhile for Coast Guard purposes.

Check around to see if there are any intensive language training courses available in your area through a college/university, a commercial language school, or a government agency. For example, now that the Coast Guard and the Customs and Border Protection agency work for the same cabinet secretary, you may find that you can get into a CBP language training program that either the Department or Coast Guard will pay for.

And, of course, you can always take college courses in the target language. Tuition assistance will pay for them and you’ll also earn college credit from them.

You can also find loads of (mostly) free resources for learning foreign languages at <http://www.uscg.mil/hq/capemay/Education/languages.asp>.

## No More Paper & Pencil CLEP Tests

DANTES Test Control Officers (TCOs, who are ESOs with authorization from DANTES) can no longer order CLEP tests to administer locally. At the moment, you’ll have to find a national test center ([http://apps.collegeboard.com/cbsearch\\_clep/searchCLEPTestCenter.jsp](http://apps.collegeboard.com/cbsearch_clep/searchCLEPTestCenter.jsp)) at which to take it.

Because the closest test site to TraCen Cape May for computer-based tests is Rowan University (in Glassboro, NJ – about an hour and a half’s drive), I’m working to find alternatives for Coast Guard personnel in southern New Jersey. It’s unlikely my efforts will bear fruit before the end of the year, however. For the time being, Prometric (another testing company) will continue to offer DSSTs in a paper format. Check out the offerings (<http://www.uscg.mil/hq/capemay/Education/dsst.asp>) and see if some of them might fit into your degree plan.

## MilitaryTimesEDGE and G.I. Jobs Magazines

Drop by the Education Center (Admin/Mission Support Building, Room 113) to pick up the latest or a back issue of EDGE (published by the company that publishes *Navy Times*) and/or G.I. Jobs magazine. They're in the display rack to your right as you walk in.

## Professional Development Courses from DoD Services

Many Guardians are unaware that they can take courses from the other services for professional development purposes. And, like Coast Guard courses, you can earn college credit by passing many of them. The firehouse personnel, for example, take a number of Air Force courses (and the corresponding end-of-course tests).

For many of you, this is a great way to get a slightly different perspective on the tasks you perform in your rating and add to your knowledge base. Doing this shows initiative, dedication to your rating, and can look good on your marks. There are also many courses unrelated to your specific jobs in the Coast Guard, but which give you a broader perspective.

For more info on what's available from the various services, here are their web sites:

**Army:** Army Correspondence Course Program (<http://www.atsc.army.mil/accp/aipdnew.asp>)

**Navy:** Navy Advancement Center (<https://www.courses.netc.navy.mil/>) and the Naval War College's College of Distance Education (<http://www.nwc.navy.mil/academics/colleges/cde/overview.aspx>)

**Marine Corps:** Marine Corps Institute (<https://www.mci.usmc.mil/>), Marine Corps University (<http://www.mcu.usmc.mil/>)

**Air Force:** Air University (<http://www.au.af.mil/au/afiadl/>)

## Top Colleges for Veterans

*Military Times Edge* (published by the same company that publishes *Navy Times*) recently created a list of colleges and universities which takes into account criteria 500 student-veterans felt were the most important to them. You can find the list at <http://militarytimesedge.com/projects/best-for-veterans/best-colleges-for-veterans/2011/>.

## Thinking About Taking College Courses?

If you're interested in taking college courses, but are unsure where to start or what to do first, go to <http://www.uscg.mil/hq/capemay/Education/starting.asp>. The seven steps provided there will help you

- understand terminology and how you progress toward a degree,
- figure out what you want a degree for,
- determine what you want to major in,
- find colleges/universities which offer degrees in your desired major,
- request degree plans from your chosen school(s),
- submit a request for an education assessment and to have official transcripts of your assessment sent to colleges you've identified, and
- pick your first course.

This is the hardest part of the process. Once you've done this, it's just a matter of deciding which type of funding to use (tuition assistance, GI Bill, scholarships, loans, or a combination of these) and applying for it. Tuition assistance (TA) and GI Bill funding is easy to use and readily available. You've got to plan ahead if you want to get scholarships because applications are usually due at specific times of the year that might not coincide with dates your courses begin. And loans, while they're readily available, should be your last recourse.

## Career & Education Planning Tools

Many people in the Coast Guard – military and civilians alike – are unsure of what career fields best match their personal interests and abilities. While you might be extremely competent at what you're doing in the Coast Guard, you might have skills you'd rather put to use in some other field. ESOs throughout the Coast Guard (including TraCen Cape May's) have access to many different tools you can use to assess your interests and possible ways to earn a living while pursuing those interests.

For more information, go to <http://www.uscg.mil/hq/capemay/Education/discover.asp> and <http://www.uscg.mil/hq/capemay/Education/sitestest.asp>.

## TraCen Cape May Testing Calendar

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

Tuesdays (0730): EOCTs, RATs, and AQEs\*

Wednesdays (0800): Defense Language Proficiency Tests

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

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

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

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## 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>).

Also, stop by the Education Center to check out the (small) supply of booklets related to rejoining the civilian work force. Here are the topics of the booklets:

- Jobs With a Future
- How to Develop Job Resources
- The Resume
- The Cover Letter: A Resume Should Never Stand Alone
- The Mature Resume: The Resume with Experience
- The Follow-up Letter
- The Interview
- How to Choose a Career: A Guide to Self-Assessment
- Civilian Again
- Leaving the Service ... and Beginning Your Next Career
- Military to Civilian: Your Resume and Job Hunt
- Effective Goal Setting: How to Reach the Goals You Set for Yourself

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 (or a transcript) 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>).

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. There are a number of web sites at which you can find information useful to military personnel transitioning to civilian life and veterans.

The U.S. Office of Personnel Management has a veterans' employment web site called "Feds Hire Vets" (<http://www.fedshirevets.gov/>). Its purpose is to implement the federal government's strategy for recruiting and employing military veterans. It's intended to be the preeminent source for federal employment information for veterans, transitioning service members, and their families. And the main federal government jobs web site is at <http://www.fedjobs.gov/>.

And (courtesy of Brion Newman, full-time ESO at Base Seattle) the state of Maryland also has a similar site called the Military to Federal Jobs Crosswalk (Mil2FedJobs, <http://www.mil2fedjobs.com/>) to help you "translate military occupations to federal jobs".

Finally, don't overlook government jobs entities at other levels – state, county, municipality, school district, port district, etc. – which provide benefits similar to those available through the federal government.

## 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.

## 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. Also in the library are the latest Professional Qualification Guides (PQGs) and Enlisted Performance Qualifications (EPQs) for each rating.

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