

TraCen Cape May Education Update #371

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Congratulations!!

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

Name	Work Site	Test
YN3 Shannon Neville	TraCen (Recruit SPO)	YN2

Well done, PO Neville!!!

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 reimbursed for Rosetta Stone software?

Q: Is Rosetta Stone covered by TA by a grant or any other means? I just purchased the Spanish 1-5 course.

A: Tuition assistance (TA) will only pay for tuition and certain fees directly related to courses offered by nationally- or regionally-accredited institutions which are part of a degree program at the institution. So TA will not pay for Rosetta Stone or any other language software. Remember: TA is **not** a reimbursement program; it's paid directly to the school offering the course.

The Coast Guard Foundation grant does provide reimbursement and will cover software used to learn another language. This grant is only available to enlisted personnel. For more information, go to <http://www.uscg.mil/hq/capemay/Education/grants.asp#cgf>.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at andrew.g.webb@uscg.mil.

Web Page in the Spotlight

There's a lot of stuff on the TraCen Cape May web site you might not check out if you didn't know it was there. So this week, I'm spotlighting **Tuition Assistance FAQs** (<http://www.uscg.mil/hq/capemay/Education/tafaq.asp>).

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, **consul**, **council**, and **counsel**. (These definitions are from *Webster's Ninth New Collegiate Dictionary*.)

The word **consul** is a noun that's often mispronounced as *council* or *counsel*. (The first syllable is pronounced the same as it's pronounced in words like *confident* and *contact*.) Today, it's used to describe a person appointed by a government to reside in a foreign country to represent the interests of citizens of the appointing country and to facilitate visits by citizens of the host country to the appointing country. For example, "To get a visa to travel in China, you have to schedule an appointment with the closest Chinese consul."

Council is also a noun, generally used in the U.S. to describe an assembly or meeting for consultation, advice, or discussion; a group elected or appointed as an advisory or legislative body. "The city council holds its public meetings every Wednesday evening" or "The Queen appoints members of her privy council to advise her".

Counsel is also a noun, with two different meanings in the U.S. The first describes advice given, especially as a result of consultation; a policy or plan of action or behavior ("The president received the committee's counsel without enthusiasm" or "The lawyer provided counsel to his client").

Counsel is also used to refer to a lawyer engaged in the trial or management of a case in court or appointed to advise and represent in legal matters an individual client or a corporate or public body ("She was lucky to get a job as corporate counsel right out of law school", "Robert Kennedy was the chief counsel to the Senate Labor Rackets Committee from 1957 to 1959", or "The judge never called the lawyers by their names, but always referred to them as counsel for the plaintiff/defendant or counselor").

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.

SAT at TraCen Cape May

If you're trying to qualify for a Coast Guard program that requires you to have taken either the ACT or SAT and want to take one of these tests, please let me know ASAP. I usually administer these tests about once a quarter.

The SAT Reasoning Test (<http://www.uscg.mil/hq/capemay/Education/sat.asp>) will be administered at TraCen Cape May on **Thursday, 26 April starting at 0730**. There are three seats available for it. They will be reserved on a first come, first served.

ACT and the CollegeBoard, through DANTES, authorize DANTES Test Control Officers (ESOs who've been specifically designated) to administer these tests only for uniformed personnel. In general, military personnel are authorized to take

one ACT **or** one SAT paid for by DANTEs. So if you want to take both, one would be free and you'd have to pay for the other. The ACT costs \$34; the SAT costs \$49.

ESOs may administer the ACT at any time of the year, but can administer the SAT only between 01 October and 30 June. You can see a comparison of the SAT and ACT at <http://www.uscg.mil/hq/capemay/Education/comparison.asp>.

Be aware that in almost all cases military personnel don't need to take either the ACT or SAT to take college courses.

You can read/download *Preparing for the ACT* (<http://www.uscg.mil/hq/capemay/Education/doc/PreparingACT.pdf>) and *Taking the ACT* (<http://www.uscg.mil/hq/capemay/Education/doc/TakingACT.pdf>) for more information about the test. Somewhat comparable information is available on the SAT web site (<http://sat.collegeboard.org/home>).

Do **not** register on-line for the SAT if you want to take it through your DANTEs TCO.

Virtually Free SAT & ACT Preparation Software

eKnowledge Corporation and MLB have teamed up to provide free SAT and ACT preparation software to servicemembers and their families. If you received the software last year, you'll need to get a free upgrade. While the software is free (retail price \$200), there is a nominal charge of \$17.55 per standard SAT or ACT program for the cost of materials, processing, distribution, and customer service.

Parents of high school students applying for college next year should get this software early, so their children can begin preparing ASAP.

To obtain a military discount when you order, go to www.eknowledge.com/DANTEs or call 951-256-4076.

New MK3 Course & EOCTs

Because the MK rating won't be coming under the new Enlisted Rating Advancement Training System (ERATS) until late FY13 or early FY14, a new MK3 Professional Qualification Guide (PQG)/course and corresponding end-of-course tests have been published and are now available through your ESO.

To quote from [ALCOAST 111/12](#), "Personnel are encouraged to begin using the new MK3 PQG course as soon as practical (*sic*). A transition period has been established for the MK striker program through 31 July 21012, during which either the old or new version of the course may be completed for advancement eligibility. The older version of the MK3 EOCT will not be scored after 31 July 2012.

If you'd like to order the new MK3 course, send your request to your ESO with your employee ID number.

Emergency Management Courses

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

FEMA's Emergency Management Institute (EMI) has just published an Independent Study Program Course Brochure (<http://training.fema.gov/IS/docs/IS%20Brochure.pdf>) and updated the on-line list of its course offerings (<http://training.fema.gov/IS/crslist.asp>).

If you're thinking of pursuing a career in emergency management, read the article in *MilitaryTimesEDGE* magazine (<http://www.uscg.mil/hq/capemay/Education/doc/career017.pdf>). Also, consider Frederick Community College, which is "the only college in the country contracted with EMI to provide college credit for the Independent Study Program (ISP). We also offer an Associate in Applied Science (A.A.S.), Emergency Management Certificate, and numerous specialization Letters of Recognition (LOR)." In addition to the associate's degree, the school has "articulation agreements with

Northwestern State University of Louisiana, University of Maryland University College (UMUC), and Charter Oaks State College” which would allow you to get a bachelor’s degree in the same field.

For more info about Frederick Community College’s emergency management programs, go to http://www.frederick.edu/courses_and_programs/degree_emergency_management.aspx and http://www.frederick.edu/courses_and_programs/degree_emergmtreq.aspx.

New College Info

Periodically, the TraCen Cape May’s Education Center receives flyers, brochures, posters, and other information from colleges and universities around the country. This material is available any time during working hours (including lunch time). ***The fact that this information is printed here does not constitute an endorsement of the corresponding schools or programs.***

Pepperdine University has a Master of Arts in Learning Technologies program that’s designed to be completed in one year and offers “working professionals who want to discover ways to integrate technology with education.”

According to its web site, it’s “one of the first accredited online programs of its kind” and “blends hands-on experience with cutting edge technology for comprehensive learning in and outside of the classroom. With 85% of coursework on-line, this year-long immersive experience is perfect for the professional who needs a flexible program to achieve their career goals.” For more information, go to <http://gsep.pepperdine.edu/masters-learning-technologies/>.

And if College Isn’t Your Thing . . .

Are you interested in watch- and/or clock-making and repair? The National Association of Watch and Clock Collectors has a program which “prepares students for a career in watch and clock repair” (i.e., horology). According to the director of the School of Horology (located between Lancaster and York, Pennsylvania), “Today there is an extreme demand for qualified horologists. We have ongoing job offers from several major service centers for as many graduates as we can supply.”

For more information, go to <http://www.horology.edu> or drop by the Education Center to pick up a brochure.

Job Fair in Delaware

On Saturday, 21 April 2012 from 0900 to 1300, Wilmington University will host Operation Success at its main campus in New Castle, Delaware. Operation Success is a free job fair and community outreach event for servicemembers, veterans, and their families.

Attendees will have the opportunity to attend several workshops on such topics as:

- on-line job search strategies,
- résumé writing,
- budgeting techniques,
- PTSD,
- transition assistance,
- military training to college credit,
- how to start a small business,
- Post-9/11 GI Bill education benefits.

You can also meet with representatives from local colleges, universities, and support agencies.

For more information and to register, go to <http://www.OpSuccess.com>.

Free On-line College Fair Next Week

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 21 and 22 March from 1000 to 2200 Eastern time each day.

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.

Spouse Education Grant

From 01 April until 01 June 2012, the Coast Guard Foundation will accept applications for a needs-based education grant for spouses of Coast Guard enlisted personnel in pay grades E-3 through E-6. The grant (\$500) is intended to help the spouses of personnel on active duty in the regular Coast Guard and the Coast Guard Reserve.

Applicants need only show enrollment in an education program or proof of a course completion (i.e., they can apply for the grant even before a course begins). Types of courses for which reimbursement is available include those offered by vocational and certification programs, as well as those offered at colleges and universities. Download the application form: http://www.uscg.mil/hq/cg1/cgi/forms/CG_Form_1570.pdf.

Applicants will not need to provide receipts for expenses, but they will need to itemize expenses. They will also need to list some basic financial information. Transportation and child care expenses can be listed as legitimate expenses for the grant. Also part of the application process is an essay (no longer than 500 words) which addresses what it means to the applicant to be a Coast Guard spouse and describing the difference education has made to the applicant's life and the lives of the applicant's family members.

In June, a selection committee will convene to select grantees. The Coast Guard Institute expects as many as 40 spouses will receive assistance. This grant will be a somewhat different from the other grants administered by the Coast Guard Institute in that the Institute will handle the paperwork and selection processes while the Coast Guard Foundation will actually write the checks.

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 *not* 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 *not* 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.

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 ProgramSM 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>.

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>.

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**.

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 a 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.

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.