

TraCen Cape May Education Update #254

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Congratulations!!

Name	Work Site	Test
DC3 Don Barron	TraCen (FE)	DC2

Well done, PO Barron!

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.

Latest Info on Transferring New GI Bill Benefits

If you're looking for the latest news on transferring benefits from the new GI Bill to dependents, go to <http://www.uscg.mil/hq/capemay/Education/gibill-33.asp#transfer>.

Clarification

Last week's "Question of the Week" asked: "Do I incur a service obligation if I use tuition assistance?"

In describing the obligation officers incur, I should have been clearer. I implied that regular officers incur a two-year and Reserve officers incur a four-year obligation for every course they use TA to pay for, and that those obligations pile up on top of each other. This is incorrect.

As full-time ESO Janie Pehrson (ISC Ketchikan) pointed out, officers incur obligations of two or four years beyond the ending date of their last course paid for by TA. That is, each time you use TA, the previous two- or four-year obligation is superseded by a new obligation that begins on the date listed as the course ending date on your TA authorization.

eTA Down Tomorrow for Maintenance

If you plan to submit a TA request via the on-line eTA system, be aware that the computer from which eTA operates will be undergoing routine maintenance on **Saturday, 27 June starting at about 0715 Central Time**. The maintenance is expected to take about an hour and will affect all computer applications run on this computer including Navy Knowledge Online and eTA.

Question of the Week

Q: I'm confused about the GI Bill. On one hand I hear that I have 36 months of benefits; on the other, I hear that I have 10 years to use my benefit. Which is it?

A: Actually, it's both. The amount of your benefit entitlement is calculated in terms of months, not dollars, if you're under the MGIB-AD. This goes back to the original GI Bill in 1944. Congress, at that time, decided that every veteran returning from WWII would be entitled to get a bachelor's degree at any college in the country. A bachelor's degree generally requires four years of course work. A school year is generally nine months long. Nine months times four months/year is thirty-six months of benefits.

When the Montgomery GI Bill and its cousins were enacted by Congress in 1984 and 2002, Congress kept using 36 months as a way of calculating the amount of benefit you receive, although they differed from the original GI Bill in that monthly payments were to the student for fixed maximum amounts. The new GI Bill brings back the original GI Bill's way of paying benefits: as much as it costs for 36 months (up to the maximum charged for undergraduate courses at a state-funded institution of higher learning).

As to the 10-year time limit, if you didn't turn down the MGIB-AD and \$1,200 was deducted from your pay, you can start using your 36-months of education benefits at any time after you've served for two years on active duty. And you'll have ten years from your last day in uniform to use up those 36 months of benefits. That is, the 10-year clock doesn't start ticking until the day you leave active duty. (For the new GI Bill, it's 15 years.)

If you go into the Reserve after leaving the regular Coast Guard, and later go on active duty for 90 days or more, your 10-year clock will stop and be reset when you return to drilling Reserve status. The same is true for the new GI Bill.

If you entered the Coast Guard as a Reservist (on or after 01 October 1992) you have 14 years from your date of eligibility to use your MGIB-SR benefit *as long as you remain in the Reserve*. If you leave the Reserve before that 14 years is up, your MGIB-SR benefit ceases. If you stay in the Reserve longer than 14 years, your benefits will run out on the 14th anniversary of your eligibility date.

Get It in Writing

A recent article on [military.com](http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html) by retired Coast Guard Chief Terry Howell (<http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html>) provides extremely good advice about how to avoid making costly mistakes when dealing with the VA about your education benefits.

The advice is equally applicable to dealing with *any* government or corporate bureaucracy, for that matter.

How Much TA Have You Used?

As a reminder, the Coast Guard makes available to you \$4,500 per fiscal year (from 01OCT through the following 30SEP) for tuition assistance (TA). You're not authorized to use any more than that amount. Unfortunately, due to a glitch in the computer program used to process TA requests, it's possible that you will receive authorizations totalling more than \$4,500.

If, for example, you've received authorizations for four 4-credit courses that cost \$250/credit (\$4,000) and apply for TA for another such course, it's possible you'll receive an authorization not for \$500 (the amount remaining in your annual TA allowance) but for \$1,000 – the actual cost of the course. (I've seen this three times in the last few months.)

If this should happen to you, beware that if you receive an authorization that makes the total amount you've received more than \$4,500 and give it to your school, and if your school bill's the Coast Guard for the \$1,000 shown on the authorization, you'll owe the Coast Guard the difference between \$4,500 and whatever your school received over that amount.

Solution: until you hear this glitch has been eliminated, keep a running total of TA you've been authorized. When you get your authorization, write down the number and date of the authorization and the amount it's for. If you have to cancel one, make sure you include that in your log, too.

Make sure you don't end up in the position of having to repay money that shouldn't have been authorized in the first place.

Tax Implications of Education-Related Costs

A CPA friend of mine sent out a list of recent changes in the federal income tax laws. Below are the ones I found that are directly related to education.

Tax Credit for College Tuition – For 2009 and 2010, the Hope credit is replaced by a new credit of up to \$2,500 per student a year for four years of college, not just the first two years. It now also covers the cost of books, and begins to phase out at \$80,000 of Adjusted Gross Income for single filers and \$160,000 for joint filers. If the credit is more than your income tax liability, 40 percent of it is refundable. Also, the full credit is allowed against the Alternative Minimum Tax.

Tuition and Fees Deduction – The deduction for up to \$4,000 of college tuition and fees expires after 2009, unless Congress acts to extend it.

College Savings Plans – Beginning in 2011, 529 Plans can no longer be tapped tax-free to pay for a computer or Internet access.

Tax Credit for College Tuition – Starting in 2011, the Hope credit will again be limited to the first two years of college and be capped at \$1,800. None of the credit will be refundable if it is more than your regular income tax liability.

Scholarships for Reservists

The United Services Automobile Association (USAA) is sponsoring six \$1,000 scholarships for enlisted Reservists or dependents of a Reservist. For more information see ALCOAST 322/09 at <http://www.uscg.mil/hq/capemay/Education/scholarships.asp#usaa>.

More Scholarships!

Every year, the Council of College and Military Educators (CCME) offers scholarships to United States service members and their spouses who are working towards the completion of higher education degrees. Each award is in the amount of \$500 and may be used for tuition, fees, books and other expenses encountered by the student pursuing educational goals. The application deadline is 01 September.

For more information, go to <http://www.ccmeonline.org/nashville10.aspx?session=scholarships>.

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 which are hoping to tap into the military market. This information is available for browsing any time during working hours (including lunch time). ***The fact that this information is available does not constitute an endorsement of the corresponding schools or programs.***

Here are the most recent offerings from regionally-accredited schools.

University of Northern Iowa has a "guided independent study" program through which you can take individual courses or pursue a bachelor of liberal studies degree. You can enroll in these courses at any time and take up to nine months to complete them. Or, if you're in a rush, you can take as little as two weeks per credit to complete a course. Courses are offered in a print-based or web-based format and tuition is only \$188/credit. For more information, go to <http://www.uni.edu/continuinged.gis>.

Florida Institute of Technology will be holding a webcast at 1900 on Tuesday, 30JUL on the subject "Choosing a University: What Every Servicemember Needs to Know". FIT's purpose in holding this event is, obviously, to get you to enroll there. But that doesn't mean everything you hear will be self-serving; you're bound to hear things that are useful whatever school you decide you want your degree from. To register for this live Q&A discussion, go to <http://links.mkt067.com/ctt?kn=5&m=1755000&r=MTA4MTAwOTE3NDIS1&b=3&j=MTU0MDY5NjU1S0&mt=1&rt=0>.

Last Day to Register

If you're thinking about taking any courses during Atlantic Cape Community College's (ACCC's) third session (13JUL-20AUG) be aware that the last dates to register are 09JUL in person and 12JUL on-line, by fax, or by mail.

You can find copies of the summer course guide and catalog just inside the main entrance to the Exchange, in the lab waiting area at the Health Services Center, or just outside the door to the Education Center.

HS2 & HS1 EOCts

If you're currently an HS3 or HS2, be aware that to qualify for the May 2010 SWE (deadline: 01 February 2010) you'll have to have passed the EOCT corresponding to the HS2 course (dated October 2008) or the HS1 course (dated September 2008). ***This is true even if you previously passed an earlier version of the course.***

To qualify for the November 2009 SWE (deadline: 01 August), you may take either version of the HS2 or HS1 EOCT.

If you plan to take an HS2 or HS1 EOCT before 01 August, make sure your ESO knows which version of the EOCT you want to take. You don't want to take the latest EOCT if you've been studying the previous version of the course and vice versa!!

Warning!

Beware of colleges/universities which require you to sign a contract before you can start taking courses. This is a scam to get money out of you and works like this. You sign a bunch of forms thinking nothing of it, request tuition assistance and take a couple of courses, and then decide to take a semester off or get deployed, assuming you can resume taking courses later. Then, a few months later, you receive a bill from your school for a course you've never heard of.

What happens in these cases is that the school has your whole curriculum laid out, corresponding to the contract that was on one of those forms you signed. Unbeknownst to you, the contract specified that you'd be required to take a course every term. But since you didn't know this, you didn't request tuition assistance (or provide TA to the school), and the school's now billing you for the course you were required to but didn't take!

The moral of this tale of woe is that before you sign ANY form the school sends you, read it over carefully. If you're not sure you understand it, get someone else (like your ESO) to look it over. Reputable schools don't require you to commit to taking a fixed number of courses and have easy ways to back out if you need to. Don't get into a situation where you have to let the school know you don't want to take a course to avoid having to pay for it. College shouldn't be like a mail-order book or CD club.

SAR Fundamentals

Since 01 January 2008, the SAR Fundamentals course has been available exclusively on-line on the Coast Guard Virtual Classroom (<http://64.207.134.26/usr/moodle/course/category.php?id=2&perpage=20&page=1>). The end-of-course test, however, is administered by your ESO the same way as any other EOCT.

No Fixed Terms, Assignment Dates, or Exam Dates

If you have an erratic schedule and think it will prevent you from taking college courses think again. Self-paced courses may be the answer you've hoped to find. There are no fixed deadlines for registering, completing lessons, taking tests, or even finishing a course. (Most courses run for nine months – with extensions of up to three months often available – or you can finish many in as little as six weeks.)

An added benefit of these programs is that in many cases tuition is lower than the maximum per-credit tuition covered by tuition assistance. (The lower the tuition, the more courses per year you can take per year.)

The following schools are just a few of many regionally-accredited colleges and universities which offer self-paced courses and, in some cases, whole degrees.

- Arizona, University of (<http://www.ceao.arizona.edu/corresp/index.html>)
- Colorado (Boulder), University of (<http://www.colorado.edu/cewww/>)
- Idaho, University of (<http://www.uidaho.edu/isi/index.htm>)
- Indiana University (<http://scs.indiana.edu/unhs/onlinecourses.html>)
- Iowa, University of (<http://www.continuetolearn.uiowa.edu/ccp/gis/>)
- Kansas, University of (<http://www.continuinged.ku.edu/is/index.shtml>)
- Louisiana State University (<http://www.is.lsu.edu/>)
- Mississippi State University (<http://www.is.msstate.edu/College/index.html>)
- Missouri, University of (<http://cdis.missouri.edu/>)
- Nebraska (Lincoln), University of (<http://independentstudy.unl.edu/military/index.shtml>)
- North Carolina, University of (<http://www.fridaycenter.unc.edu/cp/catalog/index.htm>)
- North Dakota, University of (<http://www.conted.und.edu/correspondence/>)
- Northern Iowa, University of (<http://www.uni.edu/continuinged/gis>)
- Oklahoma, University of (<http://isd.ou.edu/>)
- Ohio University (<http://www.ohiou.edu/independent/>)
- Tennessee (Knoxville), University of (<http://anywhere.tennessee.edu/is/>)
- Weber State University (<http://departments.weber.edu/CE/dl/default.asp>)
- Wisconsin (Madison), University of (<http://www.dcs.wisc.edu/lsa/indlearn/>)

Reservists & TA

If you're a Reservist who's using tuition assistance (TA), you may have experienced delays in receiving your TA authorizations because it wasn't sent directly to you at your personal/commercial e-mail address. The information below should help you receive your authorizations in a more timely manner. But first, some background information.

When you fill out your TA application in eTA (the on-line TA application program) you probably enter your personal/commercial e-mail address. Like you, ESOs thought that the address entered here dictated where the authorization was sent. Apparently that's not true. The head of the TA branch at the Coast Guard Institute advises us

that "The personal email address in eTA is only for the eTA system generated status emails", for example that your request was approved.

Currently, TA authorizations are sent to ESOs and applicants via an internal Coast Guard Institute computer system originally created to track TA applications. This system is programmed to use the e-mail address listed in DirectAccess as your "Business" e-mail address. And, apparently, Coast Guard all personnel are now supposed to be using a uscg.mil address as their "Business" e-mail address in DirectAccess.

ALCOAST 406/08 states that all Reservists should be issued a CAC reader so they can check Coast Guard e-mail from home. So you need to do two things to ensure you receive your TA authorizations in a timely manner:

(1) Go into DirectAccess and make sure the e-mail address listed as your "Business" address is your official Coast Guard e-mail address. The DirectAccess path to follow is Home > Self Service > Employee > Tasks > Email Addresses.

(2) Make sure you get a CAC reader and install it on your personal computer.

Finally, you may be interested to know that the eTA system is being updated to require all users to log in at eTA to download completed TA authorizations. Once these updates are complete (in the near future) TA authorizations will no longer be sent to you and the ESO by e-mail.

New DC1 Course

A new DC1 course is now available (see ALCOAST 362/09). If you've already passed an end-of-course test (EOCT) that corresponds to another version of the course, you're exempt from completing the new course and passing the new EOCT. The version of the DC1 EOCT that corresponds to the previous version of the course will become obsolete on 01 October 2009.

To order a copy of the new course, provide your employee ID number to your ESO.

Big College Scholarship Bucks are Won in Summer

(by Dale Clifton, courtesy of GovCentral)

Driving to the beach. Visiting the park for an enjoyable picnic. Seeing a baseball game. Calling on the local fishing hole. These are great summertime activities. Other pursuits include painting, cutting the grass and washing and waxing the car. We look forward to all of them with great anticipation. When the weather gets warm (no doubt about it), thoughts and actions turn to outdoor events.

One activity that gets forgotten by many college-bound students and their families is the inside expedition of hunting for college scholarships; the quest for money that will significantly reduce or eliminate college debt. This happens for three reasons. First, it is easy to forget because summer is now and scholarships are in the future, the distant future. Second, you don't think you are smart enough to win a scholarship. So, why bother thinking about it now or ever. A third possibility, our family income is too high.

These are all relevant ideas. But, they are all bogus. Here's why. Summer is the best time to begin scholarship activities because there is no rush to get the job done. One can take time to do everything leisurely and thoroughly. Rushing creates anxiety and anxiety creates mistakes. The old maxim slow and sure wins the race also applies to going after scholarships.

Have you made up your mind to use this summer in a profitable way, a way that could eliminate the need for future minimum wage summer jobs? There was a commercial on television a few years back. The slogan went like this: "You can pay me now, or you can pay me later. The choice is up to you." By starting right now, this summer, you can cut your college educational bill by \$10,000, \$20,000 or even \$50,000. Use your computer to investigate and sign up for college scholarship information.

Everything in life is a decision, make the right ones today for your college scholarship success.

Coastline College Students

Starting with the Fall 2009 term, military students at Coastline Community College who register early for courses in the on-line military program will receive a voucher that allows them to purchase their course textbooks for \$50 or less, plus shipping & handling.

Only students who register and pay for their course(s) by the published deadline (see Academic Calendar at <http://military.coastline.edu/general/dates.cfm>) will qualify for this incentive. For complete details, go to <http://military.coastline.edu/> for complete details.

What Education Benefits are Available to My dependents?

While there are few monetary benefits available to spouses of military personnel through the Coast Guard, many other educational services are available. You can find info about services, programs, and benefits and links to more info at <http://www.uscg.mil/hq/capemay/Education/dependents.asp>.

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 to the Institute via its TA tracking program. 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_____).

Deploying?

If you know you're going to be deploying for some length of time – whether to the Persian Gulf or somewhere here at home – and want to use tuition assistance (TA) to pay for a college course, submit your TA request to your ESO as soon as possible.

The Coast Guard Institute will accept TA requests up to three months before a course begins. But your ESO may be willing to accept them at any time, and then submit them to the Institute as soon as that three-month window opens.

Don't wait until a few days before you're due to sail to submit your TA request. Even if it comes back quickly, if you don't have Internet connectivity you won't be able to download the TA authorization and may not be able to get it to your school by its deadline. The bottom line is: PLAN AHEAD!

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.

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.