

TraCen Cape May Education Update #292

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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
YN2 Martiza Denman	TraCen (SPO)	E-PME-6
SN Edgardo Martir	TraCen (Recruit SPO)	E-PME-4

Congratulations, PO Denman and SN Martir!!!

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

Q: I've heard there are tests I can take to earn college credit. Is that true and, if so, how does it work?

A: What you heard is true. Many colleges and universities, as well as a couple of for-profit testing organizations, offer tests that are the equivalent of final exams for college courses. ***Be aware that taking these tests is no guarantee that your home college (the one you plan to get your degree from) will accept them toward its degrees or award you a specific number of credits for having passed it.*** Each colleges and university decides for itself if it will accept credits earned through these tests toward its degrees and, if it does accept them, how many credits it will accept.

The most well known is the College Level Examination Program (CLEP), 34 tests in many different subjects owned by the CollegeBoard. DANTES TCOs (test control officers, specially designated ESOs) can administer fourteen of those tests using a paper-and-pencil format. The others are only available in a computer-based format through national test centers. Through these tests you can earn between 3 and 12 credits, depending on the test you take. If you're taking the test for the first time through a TCO, it will cost you nothing.

A second series of tests, almost as well known, are DSST exams: 38 exams owned by Prometric – an international testing company. At the moment, all of these tests are available through TCOs in a pencil-and-paper format. However, starting on 01 October 2010, only 16 of them will be available through TCOs; the others will only be available at national testing centers via a computer-based format. By passing these tests you can earn 3 credits, some of them upper-level credits. If you're taking the test for the first time through a TCO, it will cost you nothing.

Excelsior College – a pioneer in distance learning and one of most widely chosen colleges for military distance learning students – has 39 tests available. TCOs can administer all of them, using a paper-and-pencil format. Depending on which test you take, you can earn between 3 and 8 lower- or upper-level credits. If you're taking the test for the first time through a TCO, it will cost you nothing.

Thomas Edison State College – another popular school for military personnel – also has a series of 21 tests called TECEP exams. Through them, you can earn three credits, some of them upper-level credits. Unlike the other exams, however you have to pay for these (\$80/credit) and, alas, that's not covered by TA (although you can use GI Bill benefits for them).

For more information about these credit-by-exam programs (including what the subjects are, how many credits you can earn, and many study resources), go to <http://www.uscg.mil/hq/capemay/Education/tests.asp>.

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.

New Re-testing Policy

If you're thinking about taking a CLEP test, DSST exam, or Excelsior College Exam (ECE), this is for you. Starting next Thursday, 20 May 2010, if you fail to pass one of these tests you'll have to pay for all re-tests yourself. That is, the Defense Activity for Non-Traditional Education Support (DANTES) will not pay for you to re-take any tests you take on or after 20 May 2010.

If you took a test before 20 May 2010, failed, and want to take it again, DANTES will pay for re-tests until 11 December 2010.

Computer-based re-tests: If you're re-taking a test at a National Test Center (i.e., taking a computerized test), you will be required to pay the examination and administration fees by credit card.

Paper-based re-tests: If you're re-taking a CLEP or DSST test with your Test Control Officer (i.e., using paper-and-pencil tests), you will need to pay using a certified check or money order in U.S. dollars, drawn on a U.S. Bank, made payable to Prometric. If you're re-taking an ECE, you must submit exam registration fees before you take the test, using a certified check or money order, or a personal check drawn on a U.S. bank in U.S. funds, and made payable to Excelsior College.

You and your TCO will automatically receive score reports only for tests paid for by DANTES (i.e., those which are free to you). For score reports on all other tests, you'll need to request them. The CLEP, DSST, and ECE pages of TraCen Cape May's education web site (<http://www.uscg.mil/hq/capemay/Education/tests.asp>) provide information on how to do this.

DSST Cutback

There are 38 DSSTs in all, but starting on 01 October 2010, only 16 of them will be available through ESOs who are DANTES Test Control Officers (TCO). All other tests will be available only at national test centers in computer-based format. The fee for taking DSSTs at national test centers will be \$80/test.

For a list of which tests will be available through your TCO, go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp>.

If you're interested in taking one of the tests which will only be available through national test centers after 01 October, start studying for it now so you can avoid paying the \$80 fee.

Thinking of Starting Your Own Business?

If you're thinking about starting your own business, either while you're still in uniform or after you leave the Coast Guard, check out a sampling of resources for entrepreneurs at <http://www.uscg.mil/hq/capemay/Education/smallbiz.asp>. There you'll find general resources applicable to all types of small businesses on many different subjects (e.g., drafting a business plan, finding funding, etc.).

There are also sections aimed at those interested in starting not-for-profit businesses and those interested in social entrepreneurship. Contrary to the popular notion, not-for-profit doesn't mean "no profit" or that you can't earn a substantial salary. It just means most of the profit has to be put toward specific things, usually plowed back into the business. There's also a section with links to labor market information.

Finally, drop by the Education Center to pick up a copy of the book *Best Career and Education Web Sites*. Chapters 7 ("Self-Employment and Small Business") and 8 ("Temporary Work, Contract Employment, Freelancing, Teleworking, and Volunteering") have many great leads.

Sources of Free In-Depth Knowledge

Are you interested in learning in depth about a particular subject, but would prefer not to have to pay for it or take a college course? If so, you'll be amazed at what you can find on-line. In addition to sites created by very smart people who have posted video courses on their own, there are also many created by reputable colleges and universities which put lectures from their courses on-line.

Links to many of these is available at <http://www.uscg.mil/hq/capemay/Education/distance.asp#knowledge>.

You can **not** earn college credit through these courses and lectures. But you can definitely learn more about areas of interest or brush up on subjects you've forgotten. And you can use these videos to prepare for CLEP tests, DSST exams, ECEs, and other exams, through which you can earn college credit. Or you can use them to get another perspective on the subject matter of a college course you're taking.

Vocational Training vs. College Education

Many Coast Guard personnel are more interested in working with their hands (for example, carpentry, gunsmithing, plumbing, locksmithing, electrical work) than they are in getting a degree. Still, everyone tells them they need to get a degree to succeed in the civilian labor market so they feel they have to do so.

But before you jump into a degree program, think about your ultimate employment goal and work backwards from it. When planning a car trip, you don't just start driving and hope to end up somewhere you wanted to go. You have a destination in mind and figure out the best route to get there. This should be the way you also plan your career, both in the Coast Guard and in the civilian world.

Let's say you want to work as a video game designer. Assuming you want to work for a company that does nothing but design and market video games, call a half dozen of them and talk with someone who makes hiring decisions in the HR department or the like. Ask what kind of training and/or education they're looking for in new hires. Ask specifically if the people they hire need a degree or if demonstrated ability (e.g., via a portfolio or other samples of your work) is good enough.

Remember: a college degree requires you to take many courses totally unrelated to your field of interest. Roughly half the courses you take to earn a degree fall into this category. If you're more interested in acquiring the knowledge necessary to start working in the field that interests you, a degree may not be for you.

There are a number of paths you can take once you know whether most likely employers require a degree. You can

- work with someone who has the knowledge you want to acquire (a mentor-protégé or apprenticeship relationship, formal or informal);

- learn it on your own via resources available for free (often on the Internet, see “Sources of Free In-Depth Knowledge” above);
- take college courses just in your area of interest and, perhaps, earn an academic certificate in the process (see “Academic Certificates” at <http://www.uscg.mil/hq/capemay/Education/degreeedesc.asp#certs>); or
- take non-credit courses that you have to pay for, for example Excelsior College’s Professional Development courses (https://www.excelsior.edu/portal/page/portal/Center_for_Professional_Development) or the Graduate School’s courses (<http://graduateschool.edu/>), which GI Bill education benefits will likely cover.

First find out if a degree is something you need or want. If you don’t need a degree, but you want one and/or what you learn will be useful, by all means work toward one. The point is, don’t jump into a degree program just because everyone else is doing so.

How a New Jobless Era Will Transform America

“The Great Recession may be over, but this era of high joblessness is probably just beginning. Before it ends, it will likely change the life course and character of a generation of young adults. It will leave an indelible imprint on many blue-collar men. It could cripple marriage as an institution in many communities. It may already be plunging many inner cities into a despair not seen for decades. Ultimately, it is likely to warp our politics, our culture, and the character of our society for years to come.”

For an intriguing and sobering look at the possible consequences of current un- and underemployment trends go to <http://www.theatlantic.com/magazine/archive/2010/03/how-a-new-jobless-era-will-transform-america/7919>.

Studying for CLEP Tests, DSST Exams, and ECEs

The first thing you need to know about these tests is that they’re not easy. They’re the equivalent of final exams for college courses – sometimes two semesters of a college course (e.g., English Composition, College Math, Humanities, etc.). For almost everyone, they require a lot of disciplined study – not just a quick glance through a study guide.

Don’t waste your time by taking one of these tests “just to see what it’s like”. Read “New DANTES Re-Testing Policy” above.

Wondering What to Major In?

Are you interested in getting a college degree, but unsure about what to major in? Drop by the Education Center and pick up a copy of *College Majors that Work*. This book has an excellent, easy-to-follow system for determining what major best matches your interests.

You should also check out chapters 3 (“Career Exploration Information”) and 5 (“Researching Employer and Labor Market Information”) of the book *Best Career and Education Web Sites*. Before you dive into a major, with the intention of going into a particular career field, read these chapters. They can help you figure out if there’s actually a future in your chosen field. The last thing you want is to invest a lot of time and money in getting a particular degree only to find when you’re done that there aren’t many jobs available in the field you prepared for or that advancement in that field is slow or frozen.

ACCC Course Guides Available!

In case you haven’t already seen them, you can find the Summer and Fall 2010 course guides for Atlantic Cape Community College in the Exchange, outside the Education Center (Admin Bldg, Room 113), and in the lab waiting area in the Medical Center.

Is Distance Learning for You?

The University of Georgia has come up with an on-line assessment tool you can use to determine if computer-based distance learning is for you. It's called SORT (Student Online Readiness Tool, <http://www.alt.usg.edu/sort/html/sortlau1.html>) and is based on research that says there are "six main topics closely related to a student's success in the online learning environment". These are, Experience with Technology, Access to Technology, Study Habits, Lifestyle, Goals and Purposes, and Learning Preferences. "Each section of SORT has a brief description followed by a questionnaire. Based on your responses to questions, feedback is provided on your personal readiness profile, along with suggested strategies for success and links to more information."

Using TA and GI Bill Benefits at the Same Time

You probably already know that you can use tuition assistance (TA) with any type of financial aid: government grants (including Pell Grants), private grants and scholarships, loans, whatever. The only prohibition is against receiving GI Bill education benefits for the same courses TA is paying for.

Note that I said same courses, rather than "at the same time". This means that if you were taking a total of five 3-credit courses, for example, you could use TA to pay for one or more courses (and any associated course fees), then request GI Bill benefits for the other courses (and only those other courses).

Under this scenario under the MGIB-AD, you'd receive full-time benefits (currently \$1,368/month) if you claimed 12 of those credits for MGIB-AD benefits purposes. You could use this money for **any** purpose: paying tuition and fees, for rent, car repairs, even a vacation. You could also use the money to cover books and supplies for the costs not covered by TA.

Under the new GI Bill, your school would be paid directly for the courses TA isn't covering (tuition and fees). If you were eligible for the housing allowance you'd receive that monthly. If you were eligible for the book stipend, you'd receive that at the beginning of the school term. For the course(s) you used TA to pay for, you could still use the money you received from the housing allowance and/or book stipend to pay fees and other costs not covered by TA.

For Reservists, the MGIB-SR is slightly different. If you're eligible for TA and taking anything less than a half-time course load, you can't receive MGIB-SR payments. (Most schools consider full-time to be 12 credits.) That is, you can use only TA if you're taking less than a half-time course load. Using the example for the MGIB-AD above you'd receive full-time benefits (currently \$333/month) if you claimed 12 of those credits for MGIB-SR benefits purposes. You could use this money for **any** purpose: paying tuition and fees, for rent, car repairs, even a vacation. You could also use the money to cover books and supplies for the costs not covered by TA. However, if you were taking a total of fewer than 6 credits, you'd be able to use only TA.

How Do I Select a College without CG Institute Degree Plans?

Since the Institute stopped producing degree plans last December, many Guardians have been stymied about how to pick a school to get a certificate or degree from. "How do I know if any of my Coast Guard experience credits will count?" is the question I hear most often.

A new booklet entitled *How Do I Select a College without CG Institute Degree Plans?* will walk you through the process. You can drop by TraCen Cape May's Education Center to pick up a copy or download and print it from <http://www.uscg.mil/hq/capemay/Education/doc/Booklet04.pdf>.

Be aware that it's formatted as a booklet. If you print it out as it is and try to make sense of it as if it weren't a booklet, you'll fail. Just download it, print it out, feed it into a copier that does double-side copying, and select single-side to double-side. **Don't re-arrange the pages or turn them all in one direction.** Or you can download the file and print it directly from your computer to a double-side copier or printer, that'll give you the same result. Either way, just fold the output in half and you'll have the booklet.

25JUN Scholarship Deadline!

The National Association for Uniformed Services (NAUS) is offering four \$2,000 scholarships for the 2010-2011 school year to NAUS members or spouses, children, or grandchildren of NAUS members. For more information, go to <http://www.naus.org/scholarship/>. **The deadline is 25 June 2010.**

Scholarship and Financial Aid Explorer

The Scholarship and Financial Aid Explorer (SFEX) was developed by the Marine Corps to make it easier for military personnel to find scholarships directly relevant to them and their dependents. SFEX provides a listing of over 600 scholarships and is open to all servicemembers at no cost. You can check it out at <http://www.mcsfex.net/Default.aspx>.

Coast Guard Foundation Grants

The Coast Guard Institute is accepting applications for the Coast Guard Foundation Education Grants and Vander Putten Education Grants programs. However, keep in mind that there are **currently no funds for these grants**. While funding is expected to be available in the not-too-distant future, there is no way to predict when this will be. Applications will be processed in the order in which they were received until funds have been exhausted.

Receipts must not be dated more than a year before the date the Institute receives the application. That is, if your application reaches the Institute on 10 April 2010, receipts can't be dated before 10 April 2009. Also, receipts must include a description of the item purchased and must show proof of payment. Copies of receipts must be legible and if you send original receipts, be aware they will not be returned.

If you want to take an exam to be licensed in a particular field (such as physical therapy), you can receive a CG Foundation grant for the books you use to prepare for the exam. For more information, go to <http://www.uscg.mil/hq/capemay/Education/grants.asp#cgf>.

TraCen Cape May Testing Calendar

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

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800): EOCTs and AQEs*

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

* If operations or your work schedule make it impossible for you to take an EOCT 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 Wednesdays, 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 Mondays, 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.

Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site (http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp) has all kinds of information about the program,

including a new on-line way to determine if you're eligible to participate in Troops to Teachers:
http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp.

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.

Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

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.

Quick Reference Study Guides

The TraCen Education Center also 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>.

Education Library

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) 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.

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.