

TraCen Cape May Education Update #307

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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
FN Michael Parsons	TraCen SPO	E-PME-4
Ms. Kim Tangree	TraCen Civilian Personnel/SPO	DSST Introduction to Computing

Well done, both of you!!

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'm eligible to retire on 01 December 2012 and want to transfer my GI Bill benefits to my dependents. Do I have to obligate additional service to do this?

A: The short answer is, "yes". If you become eligible for retirement before 01 August 2011, you'll be required to obligate yourself to an additional two years of service before you can transfer new GI Bill benefits to dependents.

If you become eligible for retirement on or after 01 August 2011 and before 01 August 2012, you'll be required to obligate yourself to an additional three years of service.

If you become eligible for retirement on or after 01 August 2012 and before 01 August 2013, you'll be required to obligate yourself to an additional four years of service.

If you fail to complete the required years of additional service (assuming you're not involuntarily separated), you could be placed in an overpaid status.

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 two such pages: **Career Transition** (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the issue is the confusion of the words **patience** and **patients** which sound alike, but have completely different meanings.

Patience is a noun indicating the capacity, habit, or fact of being patient, i.e., capable of bearing pains or trials calmly or without complaint. "Molly showed amazing patience with the rude waiter" or "Mr. Banks's patience with his special-needs child illustrated what a good father he was."

Patients is also a noun, but in this case it's the plural form of the word *patient* which is an individual awaiting or under medical care or treatment. "Doctor Mahindra has hundreds of satisfied patients" or "The flooded hospital had to move all its patients to safety."

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.

Tuition Assistance

It often happens that Congress hasn't approved the funding for the Coast Guard before the beginning of a new fiscal year. Unfortunately, this is the case this year. When this happens, it can affect those who want to start courses which begin in early October, since TA can't be authorized using funds for the new fiscal year until Congress has appropriated them.

The Coast Guard Institute has exhausted FY10 TA funds. And because eTA's computer system automatically deletes applications that have not been acted on within 15 days of the submission date, you'll need to submit TA requests for the next few weeks using the old PDF application form (<http://www.uscg.mil/hq/capemay/Education/doc/CG4147.pdf>), which is otherwise only for units with poor Internet connectivity.

Make sure you submit your application to your ESO – don't try to send the PDF application directly to the Coast Guard Institute.

Student Loan Repayment

In 1985, Congress enacted legislation authorizing the DoD armed forces to repay student loans of certain active-duty uniformed personnel as a way to recruit or retain highly qualified personnel. (Title 10 of the U.S. Code §§2171-2174)

In 1990 for the same reason, Congress enacted similar legislation authorizing certain federal agencies to repay student loans of federal civilian employees. Since then, the statute (5 U.S. Code §5379) has been amended many times and now covers most of the federal government.

In 1994, also for the same reason, Congress enacted legislation authorizing the DoD armed forces to repay student loans of certain Reserve personnel. (10 U.S. Code §§16301-16303)

And in 2004, Congress enacted legislation authorizing the Coast Guard to repay student loans of uniformed enlisted personnel. (14 U.S. Code §472)

The Army (for obvious reasons) has used this authority for a number of years. Various components of some of the other services have also used it. And student loan repayment is also available to some federal civilian employees. **However**, the Coast Guard has no student loan repayment program for either military or civilian personnel.

You may have heard of or found forms by which an individual would apply for loan repayment (http://www.uscg.mil/forms/cg/CG_12500.pdf, http://www.uscg.mil/forms/cg/CG_12500A.pdf, http://www.uscg.mil/forms/cg/CG_12500B.pdf). The fact that these forms exist does **not** mean you can use them to apply for student loan repayment. If the Coast Guard decides to implement a student loan repayment program, you can bet it will be widely publicized.

The bottom line is that for the time being, there is no program that enables Coast Guard military personnel or civilians to get any part of existing student loans paid off by the Coast Guard.

Rating Force Master Chiefs

If you've been trying to find your Rating Force Master Chief's web site, but have had no luck, it's at <https://cgportal.uscg.mil/lotus/myquickr/rating-force-master-chiefs>.

Unabridged List of Distance Learning Colleges

At last, there appears to be an unbiased unabridged list of distance learning colleges. To quote the web site:

Online Colleges is a nonprofit resource website which maintains the largest database of online colleges on the web.

As a nonprofit, we accept no sponsorships or payments of any kind, and as a result our database of 343 colleges remains a comprehensive and unbiased resource for students.

Check it out at <http://www.onlinecolleges.org/>.

Questions to Ask Distance Learning College Admissions Counselors

(based on material from OnlineColleges.org)

Admissions counselors are sales people for the online college or university. Yes, sales people. Like all sales people, they will try to convince you that their online college is perfect for you even when it might not be. So when you get on the phone with an admissions counselor, slow down, and make sure they give you good answers to all of the following questions, plus any others that are specific to your particular goals.

1. Accreditation

- What organization has accredited your school? [The type of accreditation gives you a general idea of how rigorous the school's curriculum is, and whether it meets higher or lower faculty, facilities, and other standards.]
- Is the accrediting organization regional or national? [Regional accreditation requires the college to satisfy more rigorous academic criteria. However, accreditation by itself doesn't necessarily guarantee a school will have a rigorous curriculum or that the degree you earn will be worth more than another.]
- How long has your school been accredited and does it have any specialized accreditation for degrees such as nursing or law? [To practice law throughout the U.S., for example, a law school must be accredited by the American Bar Association.]

2. Financial Aid

- Does your school accept military tuition assistance? If so, what ratio of military students compared with civilian students? [This ratio will give you a good idea of how well equipped the school is to deal with military-specific issues.]
- Are all financial aid office personnel capable of dealing with military tuition assistance issues? [You don't want to call only to find you get transferred from one person to another until you get someone who can help you.]
- What types of financial aid does your school offer and accept? [Certain types of financial aid place more burdens on the borrower than others.]

- Does your school federal loans, or just private loans? [Private financial aid often comes at higher interest rates and may require the borrower to give up legal rights and accept arbitration in the event of a dispute.]
- What are the requirements for your college's own financial aid and how does the school determined who will receive aid?
- What is the average loan default rate of your school's student body?
- If I am paying out of pocket, what is the schedule of payment plans?

3. Costs

- How much is your school's per-credit tuition?
- What specific fees, if any, will I be responsible for in addition to the tuition?
- Do the courses I'm looking at require me to pay lab or other fees or require me to buy supplementary materials other than textbooks?
- For a course (or term), what is the total cost?

4. The Classes

- How long have the instructors involved in my program taught online courses?
- Are instructors accessible through e-mail or phone during downtime such as holidays or weekends?
- If I have credits from previous schools or other sources (e.g., military experience, CLEP tests, etc.), will they count toward my degree?
- Will the school create a degree plan for me showing all courses I need to complete my degree and which credits I've earned elsewhere will satisfy those degree requirements?

5. The Experience – The college experience is usually of less concern to regular military personnel working on their degrees while on active duty. But Reservists and dependents may want to ask these questions, especially if they're taking distance learning courses from a college that has a physical campus and offers in-class courses.

- How many students from your college go on to find a job upon graduating?
- What percentage of total graduates are actually counted in this statistic?
- Are there advisors or programs to help me network and find a job as graduation gets closer?
- What are the hours of the library or research centers (since many online students work full time, have children or both)?
- What type of tech support is offered for online courses should I run into a technical issue?

Aviation-related Degrees

If you're interested in a post-Coast Guard career in aviation or if you're currently in Coast Guard aviation and would like to get a degree related to what you're now doing, you should know there are a number of accredited colleges and universities around the country which offer these degrees, some by distance learning. Embry-Riddle Aeronautical University (<http://worldwide.erau.edu/index.html>) is the most widely known of these. But there are others with equally good programs such as Mercer County Community College (<http://www.mccc.edu/aviation/>) in New Jersey and Utah Valley University (<http://uvu.edu/aviation/>).

Before you set your mind on one school over another, do your homework; compare what each school has to offer – including a price within your financial aid limits. To keep track of what you find out about each school, and for ease of comparison, use the college comparison worksheet (<http://www.uscg.mil/hq/capemay/Education/doc/Worksheet.pdf>).

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.

Free Tutoring

If you haven't yet discovered it and are trying to prepare for a CLEP test, DSST, SAT, ACT, or college course or want help with a civilian job search, preparing a civilian resume, or financial questions, check out tutor.com on Navy Knowledge Online (<https://www.nko.navy.mil/portal/home/>). Once you've logged in, click on the "Reference" tab and you'll see a section for tutor.com.

There, you can find on-line tutorials for many subjects in the areas of math, science, English, and social studies as well as standardized test preparation (e.g., SAT, ACT, GRE), and adult services such as resume preparation, job search, helping children with homework, etc. You can also find live tutoring on the same site.

This is an EXCELLENT resource!!

Free On-line Skill-Development Courses, Hundreds of Subjects

Are you interested in learning to better use the programs that are part of Windows Office 2007 (e.g., Word, Excel, etc.)? Would you like to improve your customer service, communications, or leadership skills? How about project management or strategic planning?

Courses on these and hundreds more subjects are available **FREE** through Skillsoft (via the Coast Guard Learning Portal (<https://learning.uscg.mil/>)). Once you've logged in, just click on "Skillsoft" and then "Catalog" to see the hundreds of free courses available to you and your dependents.

The courses fall into these general categories:

- Business skills & certifications
- Desktop applications
- IT professional curricula & certifications
- CG Unit Leadership Development Program
- Information systems technician
- Information systems management
- Legal compliance curricula
- Environmental, safety and health, and transportation curricula
- DHS training requirements

In addition, you can also Books 24x7, an on-line library of hundreds of books covering topics related to business, IT, office and personnel management, and office computer applications.

Free On-line College Courses

If you're interested in taking a college course, but don't want to pay for it or don't need credit for it, check out the resources listed on my web site (<http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>). The links you'll find there are to the main web site for the college/university which offers the courses. And if you'd like to find free courses sorted by subject matter, go to http://education-portal.com/article_directory/Free_Online_Courses_and_Education.html.

These courses are great for studying for CLEP and DSST exams, but remember: you will not earn college credit from these courses by themselves.

Choosing a College or University

In early August, the Government Accountability Office (GAO) released a report describing the results of an undercover investigation of for-profit colleges and universities, especially their recruiting practices – how they get students to sign up. You can find a summary of the report (with hidden-camera videos) and links to report highlights and the full report at <http://www.gao.gov/products/GAO-10-948T>.

Although the report didn't name specific schools, other sources have discovered them and you can read which they are (as well as an article about the report) at <http://www.collegescholarships.org/blog/2010/08/07/for-profit-colleges-accused-of-misleading-students-with-false-information/>. National Public Radio (<http://www.npr.org/templates/story/story.php?storyId=129259157>) also covered this issue and others (including the higher cost of for-profits for comparable degrees).

PLEASE do some research about colleges before you spend your time (and the Coast Guard's money) on any degree or certificate program. One of the GAO investigation's findings most germane to Guardians is that, on average, it costs between 6 and 13 times more to obtain a degree from a for-profit college than from a publicly-funded college.

Even if tuition assistance is paying for your courses, the less expensive they are the more courses you can take on your fixed \$4,500 TA allowance every year. So why take a course at a college that's going to charge you many times what you can take the same course for elsewhere?

The bottom line is: don't even provide contact information until you've researched the institution you're focusing on. Beware of schools which

- pressure you to enroll,
- call you at all hours of the day and night to ask if you've made a decision,
- tell you you shouldn't worry about the cost (since TA or your GI Bill will cover it), or
- try to talk you into taking out loans.

Schools which do these things are more interested in their balance sheets than in your education.

Be a smart consumer before you become a student.

Learning a Second Language

There are a number of software applications that help you learn a foreign language. "Tell Me More" (http://us.tellemore.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.

- 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 (i.e., not Reservists and not 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.

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>.

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): college 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 Center 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.