

TraCen Cape May Education Update #316

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ESO on Leave

I'll be on leave from 16 through 30DEC, inclusive. The Education Center will be closed during that period.

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
SK3 Kristy Hamilton	TraCen Purchasing	SK2
HSC James Thomson	TraCen (Recruit Training)	E-PME-8*

* First attempt

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:** Because of an unexpected accident I've been medically retired and no longer have access the TEB web site. But I need to re-allocate the GI Bill benefits I transferred to my children so I can now use some of them. Also, my wife's on active duty and would also like to give me some of the GI Bill benefits she transferred to our children. How do we do this?
- A:** When transferring benefits under the new GI Bill to dependents, keep in mind that you – the servicemember – always have control over those benefits. Let's say you have two children and a husband and that you transfer twelve months of benefits to each of them. If you later on decide to re-distribute those benefits, you can do so in any way you like.

You can even revoke all transfers and reclaim all benefits remaining for yourself. And this right continues to exist once you've retired or otherwise left the Coast Guard.

If you're still in the Coast Guard (and have a CAC ID card) you'll do this via the same web site you used to make the original transfer (<https://www.dmdc.osd.mil/TEB/>). If you're no longer in the Coast Guard, however, you won't have a CAC and, therefore, can't use the TEB web site. Instead, you'll send a letter to the regional Department of Veterans' Affairs (DVA) office (<http://www.gibill.va.gov/contact/regional-offices/>) for the state that the transferee's (dependent's) school is located in. Here's a sample letter.

To: Whom it may concern

I retired from the United States Coast Guard on 31 December 2009 and no longer have access to the Transfer of Education Benefits web site. The purpose of this letter is to request re-allocation of Post-9/11 GI Bill benefits I transferred to my dependents on 01 September 2009. The table below shows both the current distribution of my benefits and the desired distribution.

Dependent's Full Name	Dependent's SSN	Dependent's Address	Original Allocation	New Allocation
Jane B. Smith	123-45-6789	86 Brattle St., Cambridge, MA 02138	18 months	15 months
Samantha K. Smith	123-45-6795	9500 Gilman Dr., La Jolla, CA 92093	17 months	09 months
John T. Smith	234-56-7890	1209 Maple Glen, Township, NJ 08234	1 month	12 months

Sincerely,

John R. Smith (SSN: 456-78-9012)
 1209 Maple Glen
 Township, NJ 08234
 Phone: 609-123-4567

The DVA will not re-allocate transferred benefits over the phone since this action requires your signature.

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 **Preparing for Credit-by-Exam Tests** and **Credit-by-Exam Study Materials** (<http://www.uscg.mil/hq/capemay/Education/testprep.asp> and <http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the often-confused words (courtesy of LCDR Bill Woityra, CO of CGC Neah Bay) are *throes* and *throws*.

Throes, is the plural form of a word that comes from Old English meaning pang, spasm, or hard or painful struggle. Examples are, "She was in the throes of childbirth" and "The Coast Guard has been in the throes of modernization for what seems like forever."

Throws is the third person singular present tense form of the verb *throw*. For example, "His daughter, the team's pitcher, throws a mean fast ball."

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.

New ACCC Catalogs and Course Guides

In case you haven't already noticed them outside the Post Office, in the clinic lab waiting area, and outside the Education Center in the Admin Building, the most current catalogs and *Credit Course Guides* from Atlantic Cape Community College (ACCC) are now available. Pick up yours to register for the winter and spring terms.

Scholarships for Women In or Veterans of the Military

The Women's Memorial Foundation administers the two programs each of which awards scholarships of up to \$5,000 for women working toward bachelor's or master's degrees.

The Foundation also administers another program which awards a \$1,000 scholarship to be used toward an undergraduate nursing degree.

For more information on these, go to <http://www.uscg.mil/diversity/gendernews.asp>.

The National Military Family Association sponsors a scholarship program that awards grants from between \$500 and \$1,000 (to be used for tuition, fees, and school room and board) by civilian spouses of uniformed servicemembers (Regular, Reserve, National Guard, retirees, and survivors) of any branch or rank. The application period is from 01 December 2010 through 31 January 2011. For more information, go to <http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>.

And for information on scholarships in general, with links to specific scholarships, go to <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

You, TA, and Scholarships

Don't assume that because you're using tuition assistance (TA) and have received the maximum from CGMA and CG Foundation grants that there are no other resources to help you out financially.

First of all, let's put a rumor to rest: you **can** apply for and use scholarships along with TA.

Second point: every year, thousands of organizations throughout the country make money available for college students – much of which is never awarded because there were no applicants.

Third: when you think of scholarships, don't just assume you have to be academically gifted or a sports star or that military personnel can only apply for scholarships aimed at military personnel. All of these are false. Merit-based scholarships include those for stand-outs in academics and sports, but they also include scholarships for students from specific ethnic groups, whose parents belong to specific organizations, who live in a specific area, and on and on.

Also be aware that there are restricted and unrestricted scholarships. Restricted scholarships can only be used for specific things: tuition and fees or books or living expenses or whatever. Unrestricted scholarships are just that: they can be used for anything. So if you're using TA to cover all your tuition and qualify for an unrestricted scholarship, you can use the money for *anything*: fees not covered by TA, school supplies, or just to supplement your income.

There are books and web sites which catalog thousands of scholarships. And because there are so many scholarships available, and because finding those you qualify for is tedious, there is a lot of money (as in many millions of dollars) that goes begging for takers every year.

All it takes to become a recipient of scholarship money is patience and organization. My web site lists a few scholarships specifically aimed at you (or military personnel in general) and your dependents, as well as some randomly selected scholarships anyone can apply for (<http://www.uscg.mil/hq/capemay/scholarships.htm>).

You can search for scholarships on-line (using any of the many scholarship search engines available) or you can use books. The Education Center has a number of books you can look in to find scholarships that you qualify for. But ***the best resource I've found (and which I highly recommend) is Ben Kaplan's How to Go to College Almost for Free***.

This book doesn't have lists of scholarships you might apply for. Rather, it provides a roadmap for conducting your scholarship search and application process. With it you may be able to do what the author himself did: obtain almost \$90,000 in scholarship money that could be used at any school for any purpose.

A word of caution: Keep in mind, while searching for scholarships, that there are con artists out there waiting to take advantage of your need for college financial aid. The Federal Trade Commission (FTC) has a web site devoted to [Scholarship Scams](#) that you should check out.

Transferring New GI Bill Benefits to Children?

Once you've transferred new GI Bill benefits to a dependent child (as described at <http://www.uscg.mil/hq/capemay/Education/gibill-33c.asp#procedure>), fill out the VA 22-1990E form (or the VONAPP equivalent) **only** if your child is already 18 or has graduated from high school.

If the child to whom you've transferred the benefit hasn't yet graduate from high school or is younger than 18, the Department of Veterans' Affairs will reject the application.

Occupational Certification & Apprenticeship Programs

A number of occupational certification programs are available through your ESO. The United Services Military Apprenticeship Program (USMAP - <https://usmap.cnet.navy.mil/usmapss/static/usmap.jsp>) is a program that allows active duty servicemembers to earn apprenticeship certification in 125 skills learned through work experience and related technical instruction. All you have to do is document the experience you gain while performing your regular military duties; no after-hours work is required.

You can also get certified in dozens of different occupational fields (<http://www.uscg.mil/hq/capemay/Education/cert.asp>) through a large number of nationally-recognized certification organizations. You can get certified as a broadcast engineer, crane operator, automotive service professional, dental assistant, contract manager, medical technologist, administrative professional, personal trainer, industrial security professional, safety professional, or any of many other specialties. And if you're eligible for GI Bill benefits, you can likely get reimbursed up to \$2,000 for the cost of each certification exam.

Success as an On-line Student

The following list, from the Illinois On-line Network, describes what qualities a student should possess to be successful in on-line learning programs:

- Be open-minded about sharing life, work, and educational experiences as part of the learning process.
- Be able to communicate through writing.
- Be self-motivated and self-disciplined.
- Be willing to "speak up" if problems arise.
- Be willing and able to commit to 4 to 15 hours per week per course.
- Be able to meet the minimum requirements for the program.
- Accept critical thinking and decision making as part of the learning process.
- Have access to a computer and an Internet connection (preferably high-speed).
- Be able to think ideas through before responding.
- Feel that high quality learning can take place without going to a traditional classroom.

ION's web site (<http://www.ion.uillinois.edu/resources/tutorials/pedagogy/StudentProfile.asp>) expands on each of these points and provides other pointers for would-be distance-learning students.

Going one step farther, 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 READI (Readiness for Education At a Distance Indicator, <http://goml.readi.info/>). "Upon completion of READI-SmarterMeasure, you will receive a score report which will not only

help you understand your strengths and opportunities for improvement, but will also provide you with resources to help you succeed.”

Yellow Ribbon Provision of the New GI Bill

One of the lesser-known provisions of the new GI Bill is called the Yellow Ribbon program. Its purpose is to help veterans who want to go to expensive private schools or to attend graduate school.

As you know, the new GI Bill will pay tuition at any college or university up to the maximum undergraduate tuition and fees charged by the most expensive publicly-funded university in each state. The Yellow Ribbon program (for veterans and authorizes the VA to enter into agreements with schools who charge more than the maximum tuition and fees. Under these agreements, the school can contribute up to 50% of the difference between the actual charges and what the GI Bill will cover. For every dollar the school contributes (or waives), the VA will contribute a dollar.

So, let's say you want to attend a private school in Alabama which charges \$500/credit. In Alabama, the maximum tuition payable under the new GI Bill is \$329.17/credit and the maximum amount payable for fees is \$20,787.00/term. This means the difference between the actual tuition and the max payable by the GI Bill is \$170.83/credit. If your school has signed a Yellow Ribbon agreement to pay half that difference, it will pay (or waive) \$85.42 of it and the VA will pay \$85.42. The net result is that you won't have to pay anything for tuition and fees. If the school said it will waive a quarter of the difference, the VA will pay a quarter of the difference leaving you to pick up what the school and VA won't cover.

Schools are free to limit the amount they will cover under the Yellow Ribbon program and the number of veterans they'll offer this benefit to.

To find out if the school you're interested in is participating, go to the VA's GI Bill web site (http://www.gibill.va.gov/GI_Bill_Info/CH33/YRP/YRP_List_2010.htm).

College 101

Are you thinking about college, but don't understand the terminology, how you figure out which and how many courses to take, the types of courses required for degrees, etc.? If so, check out College 101 on the Coast Guard Learning Portal (<http://learning.uscg.mil>). College 101 provides you with all the basic knowledge you need before you start taking college courses. It's in the form of an on-line 45-minute course and is completely voluntary.

To find it, just click on "Course Catalog" after logging in, then the "Education" button in the menu at the left of the screen.

CollegeWeekLive

If you're the parent of a college-bound student or are otherwise interested in getting good information about college, check out CollegeWeekLive (CWL). CWL is an ongoing on-line college fair to help prospective students in their college planning by connecting them with colleges in a live, interactive environment. You'll be able to find information from dozens of colleges and universities on things like admissions, financing, admission test preparation, college visits, and finding the college which best fits your son, daughter, or yourself. In addition, practically every day a different college has a virtual open house. Click on "Events" to see which colleges are available when.

And while it's aimed mainly 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/>. If you register before 30 November, you'll be eligible to win a new HP laptop computer. For details, click on the "HP Academy" button on CollegeWeekLive's web site.

This is really a 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 ask questions of speakers and school representatives, you can download information, you can even chat with current students at various colleges.

Picking a College Major

(from *College Majors That Work*)

Determining your college major is a huge turning point in your life. It is a selection process that will influence your future career options and your lifestyle alternatives. Yet, many students go about this process backwards. Most students select a college first and then choose a major. They select a college not for its strength in their intended field of study but for other reasons.

Some select a college for its location, or because their parents went there, or because it is one of the few they think they can afford. They think that selecting a major is not something they will have to do for two to three years after enrolling, so they put off thinking about it until later.

This approach creates problems. Failing to select a major, or selecting the wrong major, is one of the top reasons students fail to graduate from college. It is also the primary reason that it takes more than four years to finish for those who do graduate. Failing to select a major early can lead to the wrong college choice and is a waste of your time, enthusiasm, and money.

This is especially true of students pursuing a degree through distance learning. *College Majors That Work: A Step-by-Step Guide to Choosing and Using Your College Major* provides a systematic (and relatively painless) way for you to determine what you should major in, based on your expectations ("What will your college education do for you?") and interests.

Stop by the Education Center to get a copy while supplies last.

Re-taking ASVAB Tests

Are you interested in going to "A" school for a particular rate, but realize your ASVAB scores aren't high enough? You may be unaware that at any time you can re-take one or more of the tests which comprise the AFCT (Armed Forces Classification Test) – the version of the ASVAB available only to military personnel.

Before you pick up the phone to call your ESO to schedule a test, however, keep in mind two things. First, whatever score you get on the re-test (higher, lower, or the same) it becomes your new official score. Second, if you're unsatisfied with the score you get on a re-test, you must wait six months to take that test again.

Other Considerations

- The VE score represents a scaled composite of the scores on two separate tests: PC and WK. You can't take a single test to improve your VE score.
- The WK test is a vocabulary test and, as such, is virtually impossible to prepare for. If you've become an avid reader since you took the ASVAB at a MEP Station or have memorized a dictionary, you may improve your WK score greatly. But if not, you should think twice about re-taking it – especially if your existing score is relatively high.
- You can qualify for five ratings' "A" schools (AET, AMT, AST, ET, IT) either by getting the required composite score *or* by getting an AFQT score of at least 65. (Your AFQT score is equal to AR + MK + (2 x VE).) To qualify for these schools via the AFQT score, you do *not* have to have a minimum AR score of 52.

For more information about the AFCT/ASVAB, each of its tests, and how to prepare for them, go to <http://www.uscg.mil/hq/capemay/Education/asvab.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 applications to install and use on your home computer. For more information, go to <https://cgportal.uscg.mil/lotus/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

NOTE: The Employee Purchase Program was discontinued on 15 November 2010.

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.