

TraCen Cape May Education Update #324

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Question of the Week

Q: I was told to get in contact with you to stop further payments for the Montgomery GI Bill. I was told in boot camp that if I signed up for the MGIB I could always cancel it and get my money I paid into it back.

A: To stop further payments into the MGIB-AD, you'll need to talk with the YN who handles your pay/personnel work.

As to getting back the payments you've already made, I'm sorry to say that you can't do that – at least not immediately. The new (Post-9/11) GI Bill provides that you can get a refund of payments made toward the MGIB-AD only if you're receiving the housing stipend and have almost exhausted your 36-month entitlement under the new GI Bill.

As you get close to exhausting your 36-month entitlement (assuming you're receiving the housing stipend), you should contact the Department of Veterans' Affairs to find out what you need to do to get a refund for the contributions you made to the MGIB-AD. The numbers to call are 888-442-4551 or 800-827-1000.

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 Pages 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 **Advanced Education Programs** (<http://www.uscg.mil/hq/capemay/Education/advanced.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 are *compose* and *comprise*. (These definitions are from *Webster's Ninth New Collegiate Dictionary*.)

Compose is a verb meaning (among other things) to form by putting together (“The Continental Congress created a committee, composed of five delegates, to write a declaration on independence”), to produce (“Eighteenth-century printers

composed text using movable lead type”), to create by mental or artistic labor, to formulate and write (“Shakespeare composed many sonnets”).

Comprise is a verb meaning (chiefly) to include, especially within a particular scope (“. . . civilization as Lenin used the term would then certainly have comprised the changes that are now associated in our minds with ‘developed’ rather than ‘developing’ states” from the *Times Literary Supplement*)

Comprise has also been used since the late 18th century as a synonym for *compose* in certain instances: to be made up of (“He was a member of the Joint Economic Committee comprising five Republicans and five Democrats” or “Twelve percent of the U.S. armed forces are comprised of women”). However, using it in this sense is sometimes criticized.

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.

College Workshop Next Tuesday

On **Tuesday, 01 March at 1300**, TraCen Cape May will be hosting a workshop in the Ida Lewis **Auditorium** for those interested in taking college courses. The workshop will start with a very short overview, followed by extensive Q&A. What we cover will be up to those who attend, but some possible topics are:

- how to get started
- how to pick a major
- how to pick a school
- non-traditional sources of college credit
- how to pay for it (including tuition assistance, GI Bill programs, scholarships)

This workshop is open to any interested personnel: uniformed and civilian Coast Guard employees as well as dependents of uniformed personnel. There will be of handouts and I’ll be glad to stay as long as my voice holds out.

Spouses, This is for You!

The New England College of Business (NECB) is offering a significant reduction in tuition to spouses of active-duty military personnel (regulars and Reservists) to help them earn an associate’s degree in business administration. You can pursue any of five specializations in this degree: marketing, finance, accounting, management, or banking. The discount will bring the entire tuition cost for the associate’s degree to \$4,000, whether you take courses on NECB’s campus or over the Internet. That’s \$200 per course or \$66.67 per semester credit.

You must register and be enrolled by 26 May 2011 and must complete the program in 36 months. When you enroll, you’ll be asked to provide a photocopy of your Coast Guard dependent ID card.

NECB accepts transfer credits from other regionally accredited institutions as well as from military transcripts. For more information, go to <http://www.necb.edu/mycaa> or call 800-997-1673.

May Servicewide Exams

If you met all the qualifications for advancement by 01 February 2011, PSC will automatically send a SWE for you to the ESO at the examination board listed on the Personal Data Extract (PDE). **Your ESO has nothing to do with PDEs and you cannot request a SWE.**

Check your PDE immediately, if you haven’t already done so, to make sure you check **everything** on it is correct. Remember: it’s **your** sole responsibility before 01 April 2011 to ensure all PDE data is accurate, to “[r]eport any discrepancies to your administration or Servicing Personnel Office (SPO)”, and to “ensure that corrective action was taken”. (See paragraph 4.A. of ALCGENL012/11 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCGENL012-11.pdf>.) “The online PDE must show status of eligible in order to receive an exam. . . . Failure to report and verify online PDE corrections may result in a not eligible status for SWE or loss of points in the final multiple.”

Ensuring everything on your PDE is accurate includes ensuring your examination board name and OPFAC are correct.

- Are you going to be on leave or TAD on the date of your SWE?
- Will you be in-transit due to a PCS move on the date of your SWE?
- Are you going to be away from the unit listed on your PDE for any other reason on the date of your SWE?

If so (and if you want to take the SWE), do the following:

- find a unit you know you'll be geographically near on your SWE date,
- contact the ESO at that unit and ask if it's OK to take your SWE there,
- assuming the ESO says "yes", ask for the unit's OPFAC,
- let your SPO know what the name and OPFAC of that unit so the info on your PDE is changed.

PSC will automatically send your exam to the unit list as your exam board on your PDE.

Substitute exams are authorized ONLY in emergencies. Regular leave (even if you scheduled a Caribbean cruise six months ago) is not an emergency. A wedding – even your own – is not an emergency. For more information on just what circumstances justify requesting a substitute exam, see Article 5.D.3. of the *Personnel Manual*.

If you change the Exam Board on your PDE and later find out you won't be able to take your SWE at that location, let your ESO know immediately.

For info on studying and test-taking skills, go to <http://www.uscg.mil/hq/capemay/Education/studying.asp>.

Servicewide Exam Study Strategies

(from "Keys to College Success" by BarCharts, Inc.)

- **Study!** This may be a case of stating the obvious but you would be surprised how many students don't bother.
 - Studying with soothing music in the background (contrary to popular opinion) can enhance your concentration.
 - Floral scented candles and mixed floral potpourri facilitate learning (strange but true).
 - Studying in a soft chair or on a cushy bed may not be the best strategy.
 - Active learning may require walking around the room or sitting on the edge of a chair. Wake up your body – wake up your mind.
- **Study space:** Your regular study space should be as quiet and comfortable as possible, and large enough to have easy access to everything you need for studying (text and reference books, paper, pencils, rulers, etc.)
 - Libraries, study lounges, or private rooms are ideal.
 - Get rid of clutter. Clear the desk or table of all materials not related to the current project.
- Tutoring is not a negative thing! Get help early, before the academic damage is irreversible. Many schools offer free tutoring in a variety of subjects.
- Study groups are great, but in general studying alone is more effective.

And check out the studying and test-taking skills described at <http://www.uscg.mil/hq/capemay/Education/studying.asp>.

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 (**R**eadiness for **E**ducation **A**t a **D**istance **I**ndicator, <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."

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time. Check out the information on my web site related to career transition (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

Also, stop by the Education Center to check out the (small) supply of booklets related to rejoining the civilian work force. Here's are the topics of the booklets:

- Jobs With a Future
- How to Develop Job Resources
- The Resume
- The Cover Letter: A Resume Should Never Stand Alone
- The Mature Resume: The Resume with Experience
- The Follow-up Letter
- The Interview
- How to Choose a Career: A Guide to Self-Assessment
- Civilian Again
- Leaving the Service ... and Beginning Your Next Career
- Military to Civilian: Your Resume and Job Hunt
- Effective Goal Setting: How to Reach the Goals You Set for Yourself

You should also request an education assessment from the Coast Guard Institute (<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one 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.

Advanced Computer, Engineering & Technology (ACET) Program

Be aware that although the deadline for applications for the ACET program has not yet been set, it will be earlier this year than in previous years – mostly likely in late April 2011.

For information about the program, go to the CGPortal (<https://cgportal.uscg.mil>), then select "Training & Education" from the blue menu bar. From the menu on the left, select "Education", then "Advanced Education Programs", and (finally) "DCMS-81 Advanced Computer, Engineering & Technology (ACET)".

Note that part of the application process is providing current scores on the SAT or ACT (current = less than 5 years old). For more information about these tests (including a comparison of subjects covered), go to <http://www.uscg.mil/hq/capemay/education/act.asp>, <http://www.uscg.mil/hq/capemay/education/sat.asp>, and <http://www.uscg.mil/hq/capemay/education/comparison.asp>.

While many ESOs can administer ACTs and SATs, they need to order tests a month before the scheduled test date. And be aware that ACT normally mails score reports to examinees within 4 weeks (usually less) after receiving answer sheets and SAT official score reports are delivered about five weeks after answer sheets have been received.

Contact your ESO to see if s/he can administer these tests and, if so, to arrange a test date.

TA & Income Tax Deduction/Credit

If you used TA to pay for one or more courses in calendar year 2010, you may receive from your school an official-looking statement showing how much you (i.e., the Coast Guard) paid to your school for tuition. This form (IRS form 1098-T) is provided in case you're eligible for education-related deductions from and credits to your income tax. Be aware that only money you personally paid to the school can be used to determine if you qualify for such deductions and credits. That is, tuition assistance (and GI Bill funds) can't be included, since that money was an education benefit, not part of your earned income.

You can find the IRS publication which goes into depth about these deductions and credits is at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

CLEP (and Other) DANTES-Sponsored Tests for College Credit

Most military personnel have heard of CLEP tests. And, unfortunately, most labor under the myth that CLEP tests (along with DSSTs and ECEs) are easy ways to get college credit. The phrase "I want to CLEP out of [insert your best subject here]" is on the lips of practically everyone who visits a Coast Guard education center. They've been led to believe that all they have to do is walk into an exam room, take a test, and earn college credit.

But earning credit by taking exams is not for everyone and, for most, is not easy. To see how difficult most military personnel have found these tests to pass, check out the FY10 pass rates for paper-based tests (http://www.dantes.doded.mil/dantes_web/library/docs/examinations/paper_based_exams.pdf) and for computer-based tests (http://www.dantes.doded.mil/dantes_web/library/docs/examinations/computer_based_exams.pdf).

The truth about these exams is that they all require solid preparation – which makes sense: they're the equivalent of college final exams. And because you have to study completely on your own, with no deadlines or milestones, many people find preparing adequately for them difficult.

Still, if you're a self-starter, good at budgeting your time and studying effectively on your own, these tests *are* a great way to earn college credit without having to take college courses.

However, even if you pass credit-by-exam tests keep in mind that every college in the US decides for itself whether it will accept credit earned elsewhere (including through these tests) and how much credit it will accept for credits earned elsewhere. Before you dive into the pool of over a hundred credit-by-exam tests, do some research: contact the school you want to earn your degree from to see if it will accept scores from the tests you're thinking of taking.

And for more information about the tests (including links to study materials), go to <http://www.uscg.mil/hq/capemay/Education/tests.asp>.

DANTES-Sponsored Test Fees

Don't forget, when planning to take DANTES-sponsored tests (i.e., CLEP tests, DSSTs, ECEs) you can probably take it free of charge the first time (see <http://www.uscg.mil/hq/capemay/Education/doc/edbenefits.pdf>). But if you don't get a passing score the first time, you will have to pay for any re-tests yourself.

For details go to <http://www.uscg.mil/hq/capemay/Education/clep.asp#costs> (for CLEP tests), <http://www.uscg.mil/hq/capemay/Education/dsst.asp#costs> (for DSSTs), or <http://www.uscg.mil/hq/capemay/Education/ece.asp#costs> (for ECEs).

How to Go to College Almost for Free

Whether you'd like more money for your own education (even if you're using TA or receiving GI Bill benefits) or for a dependent, you should check out <http://www.uscg.mil/hq/capemay/Education/scholarships.asp#strategy>. You'll see that finding money for college *is* possible using a logical, linear (and not all that daunting) methodology devised by Ben Kaplan.

Also, the Education Center recently acquired Mr. Kaplan's video, "Finding College Cash in Tough Times" (<http://www.cityofcollegedreams.org/store/finding-college-cash-in-tough-times>). After a short introduction it covers the following topics:

- Part I: Exploding 3 Myths about Paying for College
- Part II: 3 Strategies for Maximizing Need-based Financial Aid
- Part III: 3 Steps for Finding Merit Scholarships
- Part IV: 3 Components of a Winning Scholarship Game Plan
- Part V: 3 Strategies for Making Your Application Shine
- Part VI: Concluding Thoughts & Final Quiz

Although I can't lend out the video, you can watch it in the Education Center. Please contact me (andrew.g.webb@uscg.mil) if you're interested in seeing it. The total running time is 71 minutes. If there's enough interest to warrant it, we'll show it in the auditorium; otherwise, in the Education Center.

More Scholarship Opportunities

- The Jersey Cape Military Spouse's Club is offering four \$1,000 scholarships to deserving dependents of Cape May-area uniformed personnel. Its purpose is to help meet post-secondary educational expenses. The award will be made on the basis of scholastic abilities, character, leadership, and extracurricular activities.

Eligibility requirements and the application are available from <http://coastie2coastie.net/jcmsc/index.xhtml>. Don't be surprised if you're asked to complete a survey. The survey is just the gateway to the application form. ***The deadline for submitting applications via this web site is 31 March 2011.***

- The Wildwood chapter of the Veterans of Foreign Wars (VFW) is offering a \$500 scholarship for seniors at Wildwood High School or Wildwood Catholic High School.

For more information, contact Mr. John Burgin (TraCen Cape May Facilities Engineering) at 609-898-6948 or 609-536-2754.

- Also, the director of the Tillman Foundation is hoping more eligible Guardians will apply for the Tillman Military Scholarship program this year than in the past. So far, no Guardians have been chosen to receive one of these scholarships. Applications for the 2011-2012 academic year open on 07 March 2011. Check out the foundation's web site for eligibility criteria and other application information: <http://www.patillmanfoundation.org/tillman-military-scholars/apply/>.

Excelsior College Exams

Excelsior College Exams (ECEs, <http://www.uscg.mil/hq/capemay/Education/ece.asp>) have long been available to uniformed personnel (regulars and Reservists) in paper-and-pencil format through many ESOs free of charge.

As of the beginning of FY12 (01 October 2011), DANTES will no longer pay for ECEs. Also on that date, paper-based tests will become a thing of the past and all ECEs will be administered only in a computer-based format.

If you want to take an ECE, your DANTES Test Control Officer must request it before Wednesday, 01 September 2011 and it must be returned for scoring no later than Friday, 30 September 2011.

Reservists & Tuition Assistance

Reservists may be unaware that they may use Coast Guard tuition assistance (TA) to pay for courses which meet the eligibility and use rules laid out in the Performance, Training, & Education Manual (COMDTINST M1500.10 (series)). These rules are summarized at <http://www.uscg.mil/hq/capemay/Education/ta.asp#eligibility>.

The PT&E Manual states that “TA is not authorized for reservists who have not met participation standards for the 12 months immediately prior to application or for reservists who are more than six months out of compliance for readiness metrics.” However, Reservists who have not served for a year are presumed to be in compliance with the readiness criteria set forth in the Reserve Policy Manual (COMDTINST M1001.28 (series)). That means that Reservists who just graduated from boot camp may apply for TA.

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.

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.