



## Coast Guard Flag Voice 43

### CG MUTUAL ASSISTANCE EDUCATIONAL PROGRAMS

For the Coast Guard to excel, all its people - up, down, and across all Team Coast Guard - must become adept at learning, to not only cope with change, but create it. We must be able to think critically, communicate our ideas, work on teams with diverse people, and embrace technology. Lifelong learners have important characteristics and are highly valued in any successful organization. They take risks, challenge the status quo, adapt, and take responsibility. They know learning leads to innovation, quality improvement, and a positive vision of the future. They value service and practice ethical decision-making in all they do. Lifelong learners have the desire to succeed and are optimistic about the future they are helping to create. A Coast Guard made up of individuals like these will be an exceptional organization as it evolves, achieves, and thrives.

Increasing the opportunity for our people to gain access to education and professional training is a key Human Resources goal. We are seeking budgetary increases in tuition assistance and working on making educational opportunities available to the widest audience possible through various means such as distance learning. Meanwhile, several recently expanded educational grant and loan programs are available through CGMA to benefit Team Coast Guard and our dependents. In particular, these programs and their improvements include:

Education Grant Program (expanded beyond military, doubled number of grants, increased funding by 50%). \$375K is available annually for all CGMA members' spouses and dependent children enrolled as half- or full-time undergraduates. Competitive grants, based on need with selection criteria tailored to CG families, pay tuition, books, fees, supplies, and any other required course-related educational costs. We anticipate 500 grants at \$750 each.

Supplemental Education Grant Program (was the Active Duty Supplemental Education Grants (ADSEG); expanded beyond active duty military, added VoTech, increased funding by 50% and individual grant amount by \$50). CGMA members, their spouses and dependent children enrolled in an undergraduate degree or VoTech program can receive a grant of up to \$300 per family per calendar year to offset books, lab fees, and activity fees. \$375K allocated.

Admiral Roland Student Loan Program (no changes) offers two types of federal loans: the Stafford Student and Parent Loans for Undergraduate Students (PLUS). The first is available to all Team CG members, their spouses, and dependent children enrolled half- or full-time. The second is available to parents of dependent undergraduate students enrolled half- or full-time. Both loans offer low interest rates. However, the advantage of applying through CGMA is it reimburses the 3% loan origination fee and pays the 1% loan guarantee fee. This can save you up to \$920, depending on the amount borrowed.

Supplemental Student Loan Program (was the Off Duty Tuition Loan Program; expanded beyond active duty military, increased individual amount by \$200). A financial need-based supplement for those active duty, selected reserve, and civilian personnel participating in the Coast Guard Tuition Assistance Program. Assistance up to \$700 is available.

Vocational and Technical Training Loan Program (expanded beyond active duty military and their spouses, added Department of Education-approved courses, doubled individual amount). To help improve employment opportunities for all CGMA members, their spouses, and dependent children, need-based VoTech Loans up to \$1500 are available for short-term VA- and Dept. of Education-approved courses.

The changes noted above were approved by the Board of Control at the May meeting. These changes are the result of feedback received from our members and the Board's efforts to expand programs to meet the needs of all members of the Coast Guard Family.

Changes to loan programs will go into effect as soon as new instructions can be prepared and distributed. Changes to grant programs will become effective 1/1/00.

If you have any questions about these programs, please check with your local Mutual Assistance Representative or call CGMA directly at (202) 267-2557 or 1-800-881-2462.

Regards, FL Ames

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