

TraCen Cape May Education Update #289

In this Update:

- Congratulations!
- Question of the week
- Frequently confused words
- ESO on TAD
- May SWEs
- ME misconceptions about SWE
- Early separation & GI Bill benefit transfers
- Using TA & GI Bill benefits at the same time
- Before you start taking college courses . . .
- How do I select a college without degree plans from the CG Institute?
- More college scholarships!
- Scholarship and Financial Aid Explorer (SFEX)
- Parents of high school students, check this out!
- Operator of uninspected passenger vessel (OUPV) courses
- Earn up to 12 college credits for knowing another language
- CG Foundation grants
- College/University Billing & TA
- Build skills for education success
- Studying for a CLEP test or DSST?
- TraCen Cape May testing calendar
- Thinking of teaching?
- Leaving the Coast Guard?
- Microsoft software home use program
- Miscellaneous

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
BM2 Jeff Gehrke	TraCen (Seamanship)	BM1

Well done PO Gehrke!!

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 transferred my new GI Bill benefits to my daughter so she can go to college, but she's not applying herself to her school work and is wasting the benefits. Someone told me I can't take them back. Is that true?

A: The short answer is, "NO!!"

Benefits under the new GI Bill that you transfer to anyone remain **your** benefits. That means you can take them back altogether, reduce them, or leave them alone. The rule is clear: "A transferor may revoke any unused portion of transferred entitlement at any time by submitting a written notice to both the Secretary of Veterans' Affairs and the Secretary of the military department concerned that initially approved the transfer of entitlement. VA will accept a copy of the written notice addressed to the military department as sufficient written notification to VA."

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.

Frequently-Confused Words

The English language includes hundreds of words people are unsure which to use. Over the next several weeks, I'll highlight many of them here. Today: **formally** and **formerly**.

Formally is an adverb, meaning officially, properly, or in a structured way: "Frank was formally trained as a civil rights officer" and "The lieutenant was formally reprimanded".

Formerly is also an adverb and it refers to an earlier time: "She formerly lived in Denver" and "The judge, formerly a district attorney, was appointed by the governor."

If there are any words you often mix up, please e-mail them to me at andrew.g.webb@uscg.mil.

ESO on TAD All Next Week

TraCen Cape May's ESO will be on TAD all next week (the week of 19 April). ***There will be no testing next week.***

May Servicewide Exams (SWEs)

I've received the May servicewide exams (SWEs) and have sent Outlook invitations to everyone for whom I have a test (with the date, time, location, attire, what to bring/not bring, etc.).

If you have not received an Outlook invitation to take a SWE and were expecting to take it here, contact me immediately.

ME Misconceptions About the SWE

(from ME Rating Force Master Chief Gordon Muise)

MEs seem to be laboring under two misconceptions about eligibility to compete in the May 2010 SWE.

- You are not automatically eligible to compete in the May SWE for ME if you took the SWE for your previous rate in 2009.
- You are not automatically eligible to compete in the May SWE for ME just because a test is sent to your examining board/ESO.

In both cases you must have completed your ME EPQs for the next higher pay grade BEFORE 01 February 2010 to be eligible to compete. Only the usual requirement that a person passed the EOCT was waived for the May 2010 for ME. For details, see ALCOAST 410/09.

Reserve MEs will need to complete their ME EPQs for the next higher pay grade by 01 July 2010 to compete in the October 2010 Reserve SWE. For more information, see ALCOAST 411/09.

Early Separation & the GI Bill Benefit Transfers

After reading ALCGOFF 045/10 or ALCGENL 046/10, you may be considering separating from the Coast Guard earlier than you originally planned. Keep in mind that transfers of benefits under the new GI Bill may affect your ability to separate.

Specifically, if you voluntarily separate before completing any obligated service, the Coast Guard will not waive that obligated service. This includes obligations you incurred to transfer GI Bill benefits to a dependent. You may, however, serve out your obligation in either the regular Coast Guard or the Selected Reserve. Be aware that billets in the Reserve are not assured. Make sure you thoroughly understand the process of moving from the regular Coast Guard to the

Reserve; discuss it with someone who's knowledgeable and nail down a billet before jumping ship if you have a GI Bill-transfer obligation to fulfill.

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 five 3-credit courses, for example, you could use TA to pay for one course (and any associated course fees), then request GI Bill benefits for the other four courses (and only those other four courses).

Under the MGIB-AD, you would receive full-time MGIB-AD benefits (currently \$1,368/month) which you could use 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 course TA paid for, as well as for any fees not covered by TA.

Under the new GI Bill, your school would be paid directly for the four 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 you used TA to pay for, you could 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. You can only use TA if you're taking anything less than a half-time course load (most schools consider full-time to be 12 credits). Using the example for the MGIB-AD above, if you were taking five 3-credit courses you could use TA to pay for one course then request MGIB-SR benefits for the remaining courses. Just as described above, you could use that money for anything. The only difference would be the amount you would receive per month (currently \$333 for full-time attendance).

Before You Start Taking College Courses . . .

Most Guardians came into the Coast Guard intending to get a college degree. But duties, family, and other commitments often have a way of pushing those intentions to the bottom of the to-do list.

Then, one day, you're reading *Navy Times* or watching TV and see an ad for a college that makes it seem so easy – especially since tuition assistance and the GI Bill make paying for college a non-issue. You log onto the school's web site (or maybe call the number you saw on the screen or in the *Navy Times* ad) and before you know it, you're enrolled. Let's pause for a moment and rewind this scenario.

Before you provide any school any information (whether on-line or by phone), think about what you're doing. If you were about to buy a car or a large-screen TV or a house, would you rush out and do so without at least comparing a few of them? Most likely the answer's "no". Yet next to buying a house, education is the most expensive purchase you're probably ever going to make – and my experience tells me few compare schools before enrolling.

And even though the Coast Guard or your GI Bill benefits are probably going to pay for most of it, don't you want to be sure the education you're buying will actually do for you what you want it to do?

The first thing you should want to find out is whether the school is accredited and, if it is, what type of accreditation it has. Accreditation ensures that the same degrees from different institutions have equal value. It's one indication of the value of your degree. In the U.S., there are two main types of accreditation: regional and national.

Regional accreditation is considered the highest type. Regional accreditation virtually guarantees that the credits and degrees earned from an institution it will be accepted by other schools if you should ever want to obtain another degree. (I used the word "virtually" because every college and university in the United States sets its own criteria for accepting credits and degrees toward its own degrees.) If you plan to get a graduate or professional degree from a regionally-accredited school, for example, you'd almost certainly want to get your undergraduate degree from a regionally-accredited institution.

National accreditation is a bit lower down the ladder than regional accreditation. Schools that are nationally accredited may award degrees, but many regionally-accredited undergraduate, graduate, and professional degree programs won't accept credits or degrees earned at nationally-accredited schools toward their degrees. So, for example, if you got a bachelor's degree at a nationally-accredited college and then applied for law school, you might find law schools don't recognize your bachelor's degree as satisfying their admission requirements.

Accreditation by itself means little. But it's an important factor and one you should consider carefully before you make a decision to take courses from a particular institution.

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.

Although it won't directly answer that question, a new booklet from TraCen Cape May will at least lay out the steps you should consider following when choosing a college or university. You can download or 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.

More College Scholarships!

The Hispanic Engineer National Achievement Awards Corporation (HENAAC) Scholars Program "has a goal of providing over \$200,000 in scholarships in 2010. Scholarship dollar amounts range from \$500 to \$5,000. The total number of scholarships awarded will be based on final contributions given by the sponsors to the scholarship program by 30 July 2010." For more information, go to <http://www.greatmindsinstem.org/henaac/scholars/>. **Don't assume you're ineligible if you're not of Latino origin!**

The Asian American Government Executives Network (AAGEN) is also offering scholarships "to promote, expand, and support Asian Pacific American (APA) leadership in federal, state, and local governments." For more information, go to <http://www.aagen.org/LinkClick.aspx?fileticket=77c%2f1NC4fE4%3d&tabid=54&mid=373>.

The Navy's Space and Naval Warfare Systems Command (SPAWAR) has a number of programs (paid and unpaid) for college students. Check them out at <http://enterprise.spawar.navy.mil/body.cfm?Type=C&category=18&subcat=5>.

The American Society for Quality offers a scholarship for those seeking certain advanced degrees (<http://www.asq.org/about-asq/awards/scholarships.html>).

And the DoD services all have Reserve Officer Training Corps (ROTC) programs that provide college scholarships and monthly stipends in exchange for a commitment to serve as an officer. Info about the Navy's program (NROTC) is at <https://www.nrotc.navy.mil/scholarships.aspx>; the Army's program (AROTC) at <http://www.goarmy.com/rotc/scholarships.jsp>; and the Air Force's program (AFROTC) at <http://www.afrotc.com/>.

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>.

Parents of High School Students, Check This Out

Might your daughter or son benefit from college-level summer study at Cornell University? If so, please tell them about Cornell University Summer College Programs for High School Students.

Cornell's Summer College, now in its forty-ninth year, is one of the nation's longest running and most highly regarded pre-college academic programs. It brings more than 800 academically talented high school sophomores, juniors, and seniors from around the world to Cornell each summer for three- and six-week programs.

Summer College students have the unparalleled opportunity to:

- experience what it's like to live and learn at a great Ivy League university,
- take real university courses,
- work closely with Cornell's world-renowned faculty,
- learn three to six college credits,
- explore majors and career options,
- get a jump on successful college applications,
- make friends from around the world, and
- much, much more.

For more information, go to www.summercollege.cornell.edu.

Operator of Uninspected Passenger Vessel Courses

A lot of people want to know if they can use tuition assistance (TA) or the GI Bill to pay for a vessel captain's license course. The general rule for TA is that the course has to be offered by a nationally- or regionally-accredited institution AND must yield transferable credit (i.e., credit you can apply at another accredited school toward a degree program).

As to the GI Bill, it all depends on whether the state in which the course is offered has approved the course for GI Bill funding. For more info about whether a particular course is covered by the GI Bill, go to <http://www.uscg.mil/hq/capemay/Education/gibill-o.asp#saa>.

Mr. Monty Mathis, full-time ESO at Sector St. Petersburg, has identified what seems to be the only college which offers distance learning courses to prepare you to take the 100-ton captain's license exam. And, because you can earn college credit for them, they're covered by TA. They're offered by Northeast Wisconsin Technical College. For more information, go to <http://www.nwtc.edu/academics/certificates/Pages/Charter-Boat-Operators.aspx> and <http://www.nwtc.edu/academics/ProgTeamSites/publicsafety/specializedtraining/Documents/OPUV.pdf>.

Earn Up to 12 College Credits for Knowing Another Language

The CollegeBoard has CLEP tests for three different languages through which you can earn up to 12 undergrad college credits. The languages are French, German, and Spanish. And beginning in mid-April, ESOs who are also DANTES Test Control Officers (TCOs) will be able to administer the Spanish test. This will save you from having to find a national test center and pay the (reimbursable) fee for the test.

If you're interested in taking the Spanish CLEP test, you can order it through your TCO/ESO.

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>.

College/University Billing and TA

If you're taking college-credit courses from Brigham Young University (BYU - Utah), be aware that it refuses to use the Navy's electronic invoicing system for tuition assistance (TA). (The Navy processes TA payments for the Coast Guard and Marine Corps, as well as for itself.)

The Coast Guard Institute and Navy have been trying for over a year to convince a number of schools (not only BYU) that it's in their best interests to use the electronic invoicing system, since it lets them get paid in days instead of weeks. But they have stood firm on not doing so.

What this means for you is, essentially, that you can't use TA to pay for distance learning courses from BYU or any other school which won't use the Navy's electronic billing system.

Build Skills for Education Success

If you're about ready to start taking college courses or want to improve one or more ASVAB scores, check out the Online Academic Skills Course (OASC) from Peterson's. It's designed to help you build your math and verbal skills, which will help you score well on exams and excel in your career – in or out of the Coast Guard.

OASC is available free 24/7 to you and your family on the Internet.

How does it work? You first take an initial test to measure your strengths and weaknesses. Then you'll receive a personalized set of lessons based on your test results. Those lessons will engage you with interactive activities, flash cards, quizzes, and practice tests. Once you've completed all the lessons, you'll take another test to evaluate your progress.

For more information, to register, and to get started, go to <http://www.petersons.com/dantes>.

Studying for a CLEP Test or DSST?

If you're interested in taking a CLEP test or DSST, keep in mind that these are not gimme tests; you'll likely need to study quite a bit for them to pass. Remember: these are the equivalent to final exams for one or two semesters of college courses.

Among the resources you can use to prepare for these tests are a number listed on my and the Coast Guard Institute's web sites (<http://www.uscg.mil/hq/capemay/Education/clep.asp#study>, <http://www.uscg.mil/hq/capemay/Education/dsst.asp#study>, and http://www.uscg.mil/hq/cgi/downloads/DANTES_exam_matrix.pdf). And don't ignore Peterson's Online Academic Skills Course (OASC), available free to both Coast Guard personnel (military and civilian) and dependents of servicemembers. Check it out at <http://www.petersons.com/dantes/>.

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/mypoc/?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.