

TraCen Cape May Education Update #382

In this Update:

- Congratulations!!!
- Question of the week – As a Reservist, am I eligible for tuition assistance or any other financial assistance?
- Web page in the spotlight
- Grammar & usage corner
- SOCCOAST degrees & majors
- What happens after I submit a TA request?
- College success tips for adult learners
- Aviation ratings ERATS implementation update
- Reserve SWE deadline approaching
- Special student loan consolidation deadline: 30 June
- How much would you need to earn outside the military to equal your military income?
- Need help choosing a college/university?
- Don't forget about DSSTs!
- CLEP test & DSST prep resources
- Student loan payments getting you down?
- Occupational certification & apprenticeship programs
- Scholarships
- Thinking about taking college courses?
- Career & education planning tools
- TraCen Cape May testing calendar
- Miscellaneous

Links from this page to non-Coast Guard sites are provided as a customer service and do not represent any implicit or explicit endorsement by the United States Coast Guard of any commercial or private issues, products, or services presented there.

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 Mitzie Thompson*	Station Cape May	SK3

* First attempt

Well done, FN Thompson!!!

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 – As a Reservist, am I eligible for tuition assistance or any other financial assistance?

Q: As a Reservist, am I eligible for tuition assistance or any other financial assistance?

A: The short answer is, "Yes!" See <http://www.uscg.mil/hq/capemay/Education/doc/edbenefits.pdf>, <http://www.uscg.mil/hq/capemay/Education/ta.asp>, and the various other forms of financial assistance described on my web site (<http://www.uscg.mil/hq/capemay/Education/aid.asp>).

Be aware that there are likely to be big changes to TA starting on 01OCT. What those changes are and whom they will affect no one yet knows. But don't make long-term plans based on TA being as it is now.

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 three pages: ***Tuition Assistance: After You've Submitted your Application*** (<http://www.uscg.mil/hq/capemay/Education/ta-b.asp>).

Grammar & Usage Corner

A number of people have asked that I expand my weekly "Frequently-Confused/Misused Words" entry to cover grammar and usage questions other than confused/misused words as well. This week, ***the use of the apostrophe***.

Too many people find the apostrophe baffling. I say "too many" because the rules for using it are straightforward and easy to learn. Essentially, the apostrophe has two purposes in English: to take the place of missing letters and to show possession.

With regard to replacing missing letters, here are two perfect (and appropriately nautical) examples: *forecastle* and *coxswain* are often written as *fo'c's'l* and *coxs'n* with apostrophes taking the place of the missing letters.

But the other, much more common usage of the apostrophe occurs in contractions (two words mashed together). The word "it's" is a contraction of "it" and "is"; "that's" = "that" + "is"; "can't" = "can" + "not"; "haven't" = "have" and "not"; etc.

NOTE: the word *its* is a possessive pronoun like *his*, *your*, *my*, etc.: "Its wheels fell off" and "The tree lost its leaves." *Its* is not equivalent to *it's*.

As for showing possession, if you're talking using it for singular possessive nouns (that is a single person or object possesses something else), you just add an apostrophe at the end of the noun followed by an "s" -- even if the word ends in an "s". Examples: "There goes Joe's car!" is correct. So is "There goes Bess's car!"

"There goes Bess' car!" is acceptable, but if you don't want to have to remember an exception to the easy rule above and always want to be correct, forget you ever read this sentence.

For plural possessive nouns (multiple people or objects possessing something), you don't use an "s" after the apostrophe. So this is correct ("We passed the twins' house a few minutes ago.") but this isn't ("We passed the twins's house a few minutes ago.") This distinction between singular and plural possession is what makes it easy to see if you've used it correctly.

Here's a great resource (with graphics, for those who are visually oriented): <http://theoatmeal.com/comics/apostrophe>. The only thing I disagree with (based on what I learned in school and because allowing exceptions always complicates things) is about using an apostrophe only to show possession by a person with a name that ends in "s". The rule I gave above is easier to remember, I think. But it's up to you which you follow.

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.

SOCOAST Degrees & Majors

An underused benefit available to all Coast Guard personnel, and dependents of military personnel, is SOCCOAST. What is SOCCOAST? Well, the name is an acronym for an association of colleges and universities called Servicemembers Opportunity Colleges, Coast Guard (pronounced sock-coast). Essentially, the schools in a given SOCCOAST degree network agree to abide by a number of principles which guarantee that the courses you need to

complete a degree at school X will be the same courses you need to complete the same degree if you have to transfer to school Y. Those principles also allow you to take courses from any SOCCOAST school in your degree network and apply the credits earned to your degree no matter which school in the network you end up getting your degree from. This can mean you have more courses available to choose from when deciding which course to take to fulfill a requirement for your degree.

How does this work? After completing six semester credits, you can (and should) get a “student agreement” from the school you plan to get your degree from (called your “home college”). The student agreement is a degree plan, laying out exactly which courses you need to complete to get your degree. It serves as a contract between you and your home college, locking in the courses needed to complete your degree.

Even if the school changes its degree requirements, you only have to take the courses listed on the student agreement, which remains in effect even after you leave the military.

For more information about what SOCCOAST is and how to take advantage of it, go to <http://www.soc.aascu.org/soccoast/ForStudentsFAQCG.html>. And for a spreadsheet showing all current SOCCOAST degrees and majors (along with degree network they're in), go to <http://www.uscg.mil/hq/capemay/Education/doc/SOCCOASTdegrees.xlsx>. You can sort the data on the spreadsheet any way that's useful to you.

What Happens After I Submit a TA Request?

Many first-time users of tuition assistance (TA) don't know what to do after they've submitted a request for TA. First, after receiving notification that your request has been approved, download it and review it carefully to make sure there are no errors.

If there aren't you provide the authorization to your school (the cashier, bursar, or whomever the official is who takes your money) after putting your SSN on it and signing it.

After you finish the course, you have to provide a grade report to your ESO for every course listed on the authorization. Do this as soon as your grade report becomes available.

For more detailed information about what to expect after submitting your TA request and about your responsibilities while taking a TA-funded course and afterward, go to <http://www.uscg.mil/hq/capemay/Education/ta-b.asp>.

College Success Tips for Adult Learners

If you're taking college courses or thinking about doing so, please stop by the Education Center (Mission Support/Admin Building, Room 113) to get a copy of *College Success Tips for Adult Learners*. Here are a few chapter titles:

- Top 10 Reasons to Continue Your Education
- Selecting the Right Distance Learning Program
- Credit by Examination
- Choosing Classes
- Study Tactics
- How to Manage Time Well
- Writing a Research Paper

Even if you've been taking college courses for awhile, I think you'll find something useful in it.

Aviation Ratings ERATS Implementation Update

According to ALCOAST 262/12 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST262-12.pdf>), transition of the aviation ratings from the current enlisted professional development system to ERATS (Enlisted Rating Advancement Training System) is ahead of schedule.

Originally, these ratings weren't scheduled to fall under ERATS until May 2013. But as of 02 August 2012 AET, AMT and AST Enlisted Performance Qualifications (EPQs), Performance Qualification Guides (PQGs), and end-of-course tests will be replaced by Rating Performance Qualifications (RPQs) and Rating Advancement Tests (RATs).

For complete information on what ERATS is and how it works, ALCOAST 577/11 (<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST577-11.pdf>).

Reserve Servicewide Exam Deadline Approaching

01 July is the deadline for Reservists to have completed all requirements if they want to take the October servicewide exam. Requirements include passing an EOCT and, for those seeking advancement to E-6 or E-8, an E-PME Advancement Qualification Exam (AQE).

Remember: to take an EOCT you have to have completed your EPQs, and to take an AQE you have to have completed the relevant E-PME Performance Requirements.

Special Student Loan Consolidation Deadline: 30 June

The Department of Education is currently offering a short-term consolidation opportunity, but it ends on 30 June 2012.

For more information, go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/specialconsolidation.jsp>.

How Much Would You Need to Earn Outside the Military to Equal Your Military Income?

Even in the current economy, a lot of people are thinking of leaving the Coast Guard for a civilian career. If you're one of them, check out the military-to-civilian pay calculator on the G.I. Jobs web site (<http://calculator.gijobs.com/paycalculator.aspx>). What you learn may surprise you.

Need Help Choosing a College/University?

(courtesy of Brion Newman, full-time ESO at Base Seattle)

The US Department of Education has recently overhauled one of its web sites. The College Navigator page (<http://nces.ed.gov/collegenavigator/>) includes a search engine that allows you to plug in criteria you want your ideal school to possess, and then gives you a list of schools which meet those criteria.

Don't Forget About DSSTs!

In addition to CLEP (the College Level Examination Program) tests, which most people have heard about, there are also DSSTs. Like CLEP tests, DSSTs are essentially final exams for college courses. They earn you 3 credits, which means that unlike the five most popular CLEP tests (which earn you 6 credits each), there's less material covered in each of DSST.

And, unlike CLEP tests, you can take paper-based DSSTs through many ESOs.

For a complete list of DSSTs that are available, go to <http://www.uscg.mil/hq/capemay/Education/dsst.asp>. A number of these cover subjects you've mastered during your Coast Guard service, either on-the-job or in training you've received. These are tests you may be able to pass with very little preparation, depending on your rate. These include:

- Introduction to Computing
- Principles of Finance
- Principles of Financial Accounting
- Management Information Systems
- Organizational Behavior
- Personal Finance
- Human Resource Management
- Principles of Supervision
- Ethics in America
- Fundamentals of Counseling
- Drug & Alcohol Abuse
- Here's to Your Health
- Principles of Public Speaking
- Technical Writing
- Criminal Justice
- Introduction to Law Enforcement

Keep in mind, though, that these are tests – not courses. The links to each exam you'll find at <http://www.uscg.mil/hq/capemay/Education/dsst.asp> take you to that exam's very short fact sheet which outlines the topics covered on the test, provides suggested references to study to prepare for the test, and a number of sample questions. But, on the whole, you have to find study materials that will work for you and study without a curriculum or instructor.

CLEP Test & DSST Prep Resources

(courtesy of full-time ESO Joe Bloomquist, St. Louis)

If you're looking for a way to prepare for a DSST or CLEP test, check out Pass Your Class (<http://www.passyourclass.com/index.html>). Although the company seems not to know that DANTES has had nothing to do with DSSTs for about 20 years, its study guides may be just what you need to pass one of these tests and save the time and expense of taking specific college courses. And, the company has a money-back guarantee: if you use one of its study guides and don't pass the corresponding test, you'll get a 100% refund.

Another resource, which also has a 100% guarantee that you'll pass, is SpeedyPrep (<http://www.speedyprep.com/>). And you can find links to many other prep resources at <http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>.

Student Loan Payments Getting You Down?

If you're having problems repaying federal student loans, you owe it to yourself to check out the Income-Based Repayment (IBR) program (<http://studentaid.ed.gov/PORTALSWebApp/students/english/IBRPlan.jsp>). In a nutshell, the program "caps your required monthly payment at an amount intended to be affordable based on your income and family size." The program applies to all Stafford, PLUS, and Consolidation Loans made under either the Direct Loan or FFEL Program with a few exceptions. Those are:

- loans which are currently in default,
- parent PLUS Loans (PLUS Loans that were made to parent borrowers),
- Consolidation Loans that repaid parent PLUS Loans.

For complete information, go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/IBRPlan.jsp>.

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 regular Coast Guard members to earn apprenticeship certification in any of 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 a credential (certification or license) in dozens of different occupational fields (<http://www.uscg.mil/hq/capemay/Education/cert.asp>) through a large number of nationally-recognized certification organizations. Here's a small sampling of the fields in which you can get certified:

- automotive service professional
- dental assistant
- contract manager
- medical technologist
- personal trainer
- human resources specialist
- computer networking professional
- project management
- facilities management.

And if you're eligible for GI Bill benefits, you can likely get reimbursed up to \$2,000 for the cost of each certification or licensing exam.

Scholarships

Below are descriptions of a number of scholarships open to military personnel, their dependents, or both. ***Be aware, however, that these are just a few of thousands of scholarships you or your dependents may be eligible for.*** They're the low-hanging fruit, the ones most often publicized and (as a result) the ones that have the most applicants. If you really want some serious money from scholarships, you'll apply to all you're eligible for – especially those not widely known. For more about scholarships (including how to find and apply for them in a systematic manner), go to <http://www.uscg.mil/hq/capemay/Education/scholarships.asp>.

Waldorf College

(courtesy of Mr. Marc Fagenbaum, full-time ESO at Base Miami)

To recognize the sacrifices made by the family members of military servicemembers and public safety personnel (firefighters, law enforcement officers, EMTs & dispatchers) Waldorf College in Iowa will award eight scholarships for on-line students and two for residential students in 2012 through the Hero Behind the Hero Scholarship Program.

Two scholarships (one for the military spouse or dependent and one for the firefighters/law enforcement officer spouse or dependent) will be presented on the award dates listed. Applicants not selected may continue to apply for a maximum of five scholarship award dates.

Scholarship Application Periods

01 JUN 2012 – 31 JUL 2012
01 AUG 2012 – 30 SEP 2012
01 OCT 2012 – 30 NOV 2012

Scholarship Award Dates

August 2012 (on-line)
October 2012 (on-line)
December 2012 (on-line)

Go to <http://www.waldorf.edu/Online/Tuition---Financing/Scholarships/Hero-Behind-the-Hero> for more information and a link to an on-line application. Or you can e-mail hero@waldorf.edu or call 877-267-2157.

Thinking About Taking College Courses?

If you're interested in taking college courses, but are unsure where to start or what to do first, go to <http://www.uscg.mil/hq/capemay/Education/starting.asp>. The seven steps provided there will help you

- understand terminology and how you progress toward a degree,
- figure out whether you need a degree to enter the field you want to work in,
- if a degree will be helpful, determine what you want to major in,
- find colleges/universities which offer degrees in your desired major,
- request degree plans from your chosen school(s),
- submit a request to the Coast Guard Institute for an education assessment and to have official transcripts of your assessment sent to colleges you've identified, and
- pick your first course.

This is the hardest part of the process. Once you've done this, it's just a matter of deciding which type of funding to use (tuition assistance, GI Bill, scholarships, loans, or a combination of these) and applying for it. Tuition assistance (TA) and GI Bill funding is easy to use and readily available. You've got to plan ahead if you want to get scholarships because applications are usually due at specific times of the year that might not coincide with dates your courses begin. And loans, while they're readily available, should be your last recourse.

Career & Education Planning Tools

Many people in the Coast Guard – military and civilians alike – are unsure of what career fields best match their personal interests and abilities. While you might be extremely competent at what you're doing in the Coast Guard, you might have skills you'd rather put to use in some other field. ESOs throughout the Coast Guard (including TraCen Cape May's) have access to many different tools you can use to assess your interests and possible ways to earn a living while pursuing those interests.

For more information, go to <http://www.uscg.mil/hq/capemay/Education/discover.asp> and <http://www.uscg.mil/hq/capemay/Education/sitestest.asp>.

TraCen Cape May Testing Calendar

Tests at TraCen Cape May are administered by appointment according to the following schedule:

Tuesdays (0730): EOCTs, RATs, and AQEs*

Wednesdays (0800): Defense Language Proficiency Tests

Thursdays (0745): college tests, CLEP tests, DSSTs, SATs, ACTs

* If operations or your work schedule make it impossible for you to take an EOCT, RAT, 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 Mondays and 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 Wednesdays, 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 at andrew.g.webb@uscg.mil.

Education Center Library

The TraCen Education Center 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>.

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) and Enlisted Performance Qualifications (EPQs) 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.